

BUSINESS EDUCATION WORLD

May 1954

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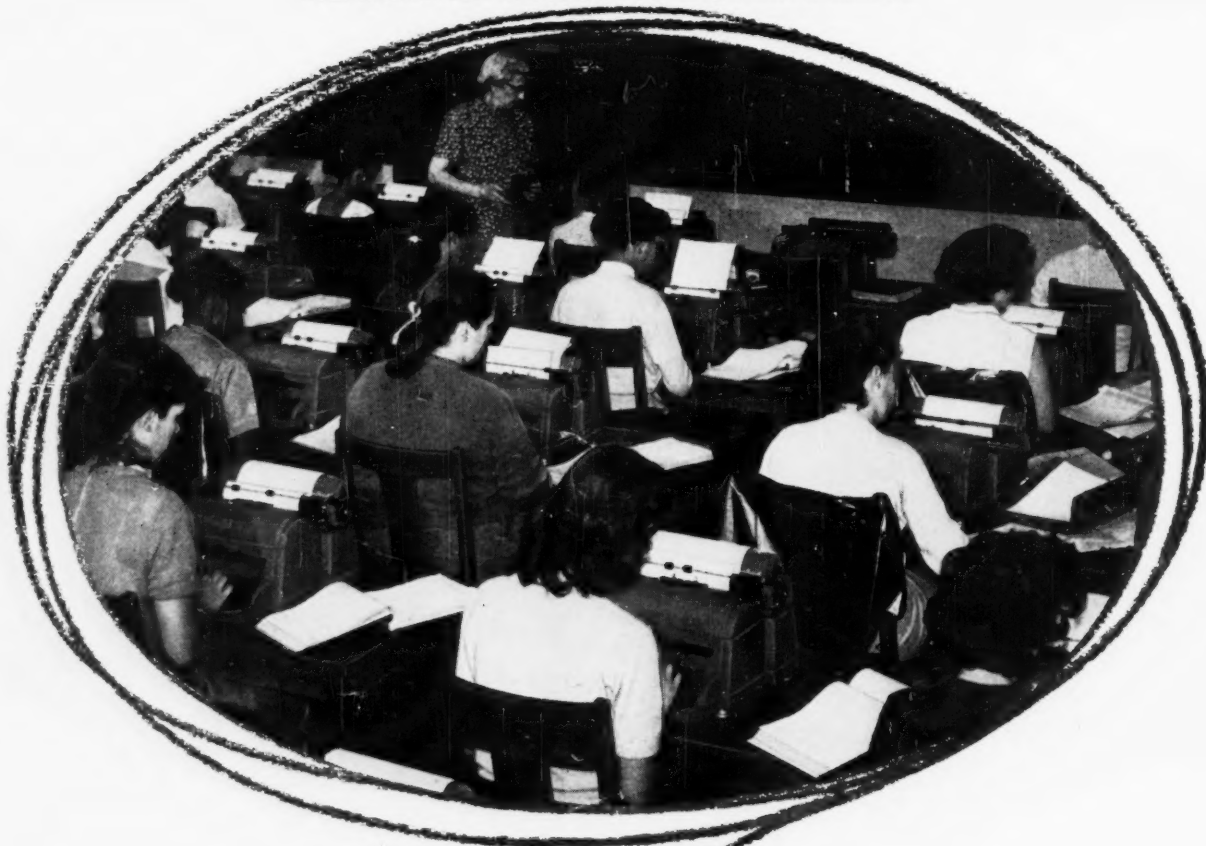
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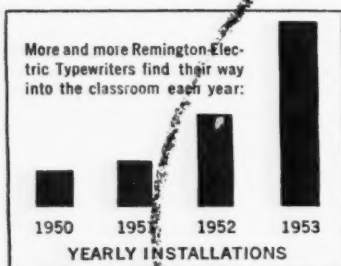
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A Full Classroom Electric Installation at Detroit High School of Commerce



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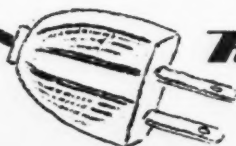
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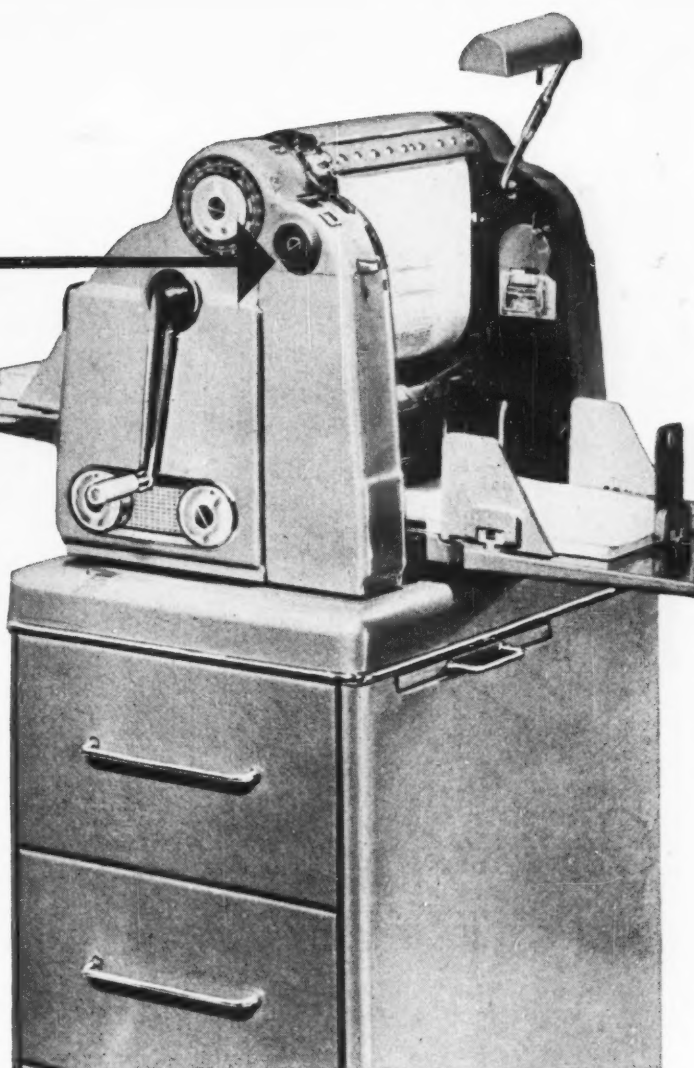
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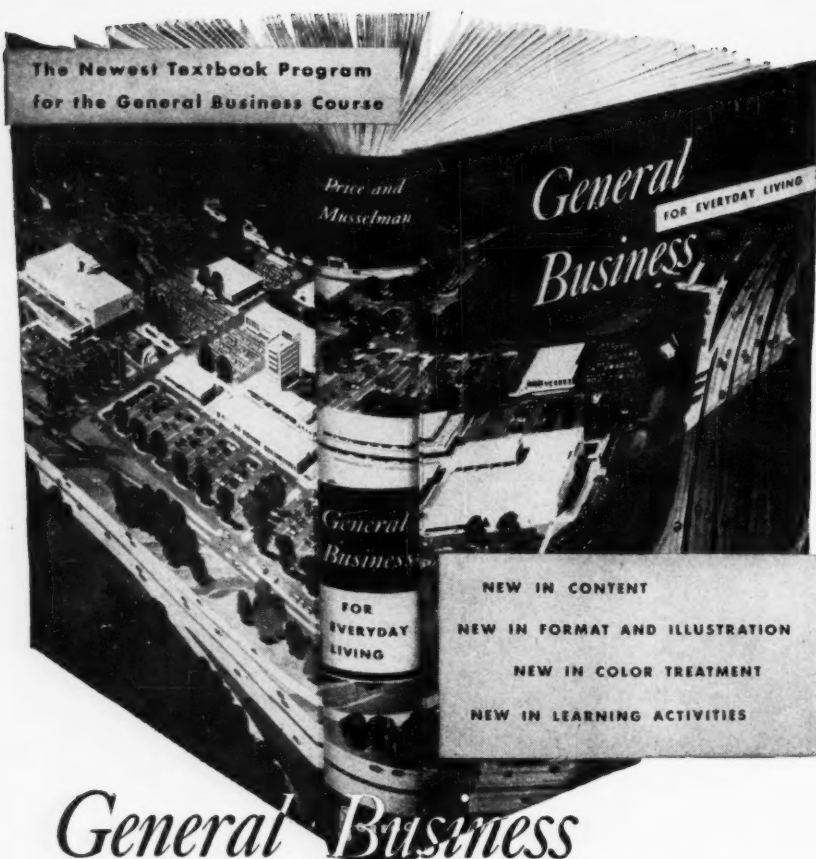
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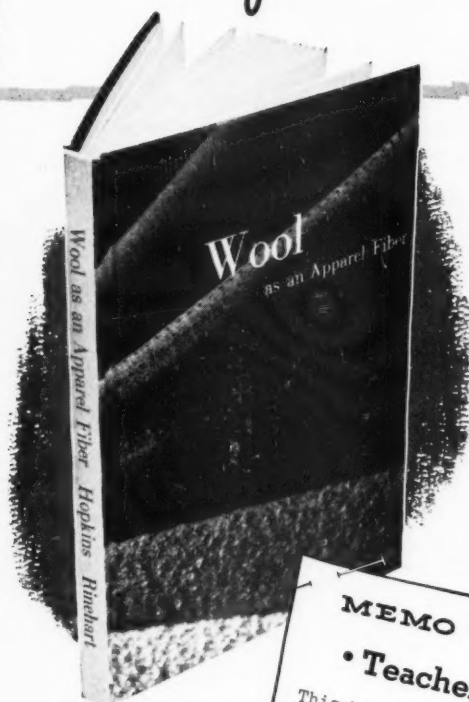


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What do your students know about wool?



Wool

as an Apparel Fiber

by Giles E. Hopkins

Here's
what the
book
covers:

Part One

The Fiber We See
Fiber Measurement
The Effects of Time,
Temperature and
Moisture

Physical Structure
Chemical Structure

Part Two

Texture and Hand
Fit, Shape Retention
and Tailoring
Wrinkle Resistance

Color and Dyeing

Soil Resistance
Cleaning
Wear Resistance
Tear Resistance
Weathering Resistance
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Moth Resistance
Warmth
Wool in Warm Weather
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plus complete bibliography
and easy-to-use index

MEMO TO:

• Teachers

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In a period of widespread confusion about the properties of fibers, *WOOL as an Apparel Fiber* is a clear statement of time- and laboratory-proven facts about the wool fiber and the characteristics of woolen and worsted fabrics. Some date back to the dawn of modern civilization. Others only recently were brought to light through scientific study made possible by the electron microscope.

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About the author . . .

GILES E. HOPKINS is internationally known as the pioneer of functionalized research and development in textile mills. He has been technical director of The Wool Bureau, Inc., since its inception and is the author of numerous articles on wool and its performance.

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B U S I N E S S S C E N E

■ Forty Phones on One Line—

Americus, Georgia, a small town 135 miles south of Atlanta, has become the testing ground for a new idea by Bell Telephone Laboratories that is likely to make the telephone a staple farm item. Rural service has been held back by the high cost of running lines from a central exchange in the nearest town. For every party line, one pair of wires had to be put up—or up to 15 miles of wire for, maybe, eight families. That put the telephone in the luxury class for most rural residents. But the new development from Bell Labs makes it possible for five times as many families to use the same pair of wires—that's 40 families on one wire.

• *Key element* in this new rural service plan is the transistor—the tiny amplifier that Bell Labs developed six years ago. With transistors, you can send a number of messages over a single pair of wires at the same time without hearing garbled chatter when you lift the receiver. That's because the transistor, like the vacuum tube, makes it possible to send out each message on a different frequency.

■ The Business Slide—

President Eisenhower will sweat out the slide for a while longer before acting on his commitment to prime the pump more—when and if necessary. March figures on business won't set policy. Eisenhower did talk about March as something of a test month. Despite the headlines at the time, he didn't get very far out on any limb. May will tell the story. If the slide flattens out, the President will stay with present policy. But, if the trend is still down, you will see shifts—on tax, budget-balancing, and deficit stands.

■ Color TV Rent Plans—

With the television industry split wide open on how its long-awaited color is going to take in these early stages, Emerson Radio & Phonograph Corporation last week spelled out some of the details on its color-set rental plan.

• *For the first month*, consumers will pay a rental charge of \$200; this includes delivery, installation, and instruction on how the set works. After that, the charge will be \$75 a month, which will cover all service charges as well. Customers may rent the sets for as long as they want, will pay in advance. They can't buy the sets; neither can they apply the rental to the purchase of a set—a fact that raises the question of how many takers Emerson will have at this rate.

What Emerson won't tell is how much the dealers—who will rent the

sets, too—will have to pay. Its distributors won't rent from the manufacturer, but will act as agents for the factory.

■ What the Businessmen Are Talking About—

• *Newspaper racks* are going into all Nashville buses to offset transit company losses. Racks and slotted coin boxes, next to the driver, will dispense morning and Sunday editions of the *Tennessean* and evening editions of the *Banner*. The bus company keeps 2 cents on each 5-cent daily and 3 cents on each 15-cent Sunday paper sold.

• *Cook booklet* for men, which uses pictures instead of text recipes, is U. S. Brewers Foundation's newest sales device. The booklet, *How to Keep That Gal in Your Life*, features dishes that go well with beer.

• *A low-priced lighter* is Ronson's newest bid to reverse the sales slump it has been experiencing. Its new wind-proof Windlite model will retail for \$3.95, lowest-priced item Ronson has marketed in 20 years. Windlite features a slotted collar to deflect wind, a wick of Fiberglas, and an extra-large fuel container with a removable base.

• *Winston cigarettes*, R. J. Reynolds' new king-size, filter-tip brand, will cost only 2 cents a pack more than its top-selling Camel. Winston will undersell most rival filter brands by from 4 to 7 cents a pack. One exception: Brown and Williamson's Viceroy.

• *The world's first commercial moving sidewalk* will go into operation in Jersey City, New Jersey. It will handle 10,400 passengers an hour, will shuttle between the stations of the Erie Railroad and the Hudson & Manhattan Railroad. Goodyear Tire & Rubber Company and Stephens-Adamson Manufacturing Company built the 227-foot conveyor. General Electric Company developed the electrical system.

• *Flying on the cuff* is the latest project of Pan-American World Airways. PanAm's credit plan will go into effect May 1, will cover hotel and other expenses as well as actual flight tickets. The terms: 10 per cent down, with payments running up to twenty months.

• *Deposits* in the nation's 528 mutual savings banks hit a new high in February with a \$24.7 billion total, up \$116 million from January's figure. During February, the banks increased their mortgage holdings by \$108 million and corporate and municipal securities by \$48 million, but holdings of Government bonds dipped \$3 million. New York state banks accounted for a gain of \$57.9 million—nearly half of the national total gain.



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*The Switch
is on!*



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"The Teaching Typewriter"

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W.D. Price

Vice-President, Finance and Accounting

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Modern Building for Business Training in Chicago's Luther High School North

THE NEW Lutheran high school in Chicago is located in a fine new residential section on the "near north side" of the city. It cost \$950,000 to build (the entire cost was met by free-will gifts), and it is equipped for about 725 students—the faculty of 30 already work with some 600 students.

■ Background: Part of a Plan—

The Lutheran churches in and near Chicago have had one or more schools of their own since 1915, when Luther Institute was founded. The Institute became officially accredited by the North Central Association in 1921.

Since then the program has expanded; and, under the auspices of the Lutheran High School Association of Greater Chicago, a plan for three Lutheran high schools has been developed. The first school, Luther High School *South*, has already been in operation for some time. The new school is Luther High School *North*. Construction on Luther High School *West* is to begin soon.

■ The School, in General—

As the accompanying picture shows, the new Luther High School North is a handsome building that blends well into its residential surroundings. The exterior walls of the classroom wing of the school plant are predominantly glass, giving classrooms very good light; the other walls are of brick. The building is on a split-level plan, partly to realize the economy of two-story construction on a restricted site, and partly to separate the classroom portion of the building from the sections used for sports and adult activities.

- On the upper classroom level



Beautiful Luther High, in a residential community, is a split-level school in brick and glass. It has a special suite for business classes.

are seven classrooms, a teachers' lounge, offices, and library. (Interesting sidelight: the library is divided by low stacks of book shelves, so arranged as to create secluded areas without destroying spaciousness.)

- On the lower classroom level, the floors of which are three feet below ground level, are the music room, shop and art room, two vocational business rooms, a commercial department office, two science laboratories, and storage rooms.

- On the adjacent ground level are mathematics and foreign language classrooms, a homemaking room, gymnasium, locker rooms, and kitchen. The gymnasium is huge, designed to accommodate a meeting of 2,500 persons, or a league basketball game with 750 spectators, or two games without spectators.

■ The Classrooms in General—

Luther High North features large,

airy classrooms; they are almost square (in contrast with the usual long, narrow arrangement), to favor forum-type group discussion instead of lectures and recitations.

The rooms have wall-sized casement windows, fluorescent lighting, large green chalk boards, movable desks, built-in closets, and a modern intercom system. The walls are in pastel shades, and this, with the light satin finish of all the wood used, produces a most inviting atmosphere. Each room has an electric clock, thermostatic heat control, and built-in shelves for a library.

Each teacher has a twin-pedestal gray-steel-and-chrome desk and filing cabinet.

The casement windows are equipped with Venetian blinds so that daylight may be used as much as possible. The corridors are wide, and they are lined with built-in lockers; they are lighted by fluorescent lamps. Asphalt tile, in cheerful and colorful patterns, brighten the floors. The ceilings of the corridors and classrooms — typing and short-hand teachers will be glad to

GERALDINE T. SCHMIDT

Luther High School North
Chicago 34, Illinois



The typing room has linoleum-topped steel desks and adjustable posture chairs, 40 stations in the room.



The shorthand room, shown here set up for a Comptometer class, also has steel chairs and desks.

know!—are of acoustic tile; and the walls between classrooms are of sound-deadening cinder block.

■ Business Department Rooms—

Some business classes meet in regular academic classrooms, but headquarters for the department is its first-floor suite. This consists of a typing room (which is used for other purposes, too) and a shorthand room (also used for other courses), with a storage room and office between the two classrooms.

- *The two classrooms* are furnished with 70 three-drawer gray steel "Skyliner" desks, 70 "Cosco" posture chairs, steel teachers' desks, and steel filing cabinets. The posture chairs have "glides" instead of casters; but otherwise the posture chairs are standard, with adjustable backs, finger-tip controls for raising and lowering the seats and ventilated plastic-covered foam-rubber seats. The desks, too, are somewhat adjustable—their glides may be screwed in or out, to alter the height; but, of course, this alteration is not a daily matter. The drawers of the desks are bearing-glided, and so they draw silently and easily. The tops of the desks are of nonglare linoleum, have rounded corners, and are contoured with neat chrome trim.

- *The typing room* has two doors into the corridor and one into the office; it has 40 typing stations: 40 steel desks and Cosco chairs. There is a large storage cabinet for supplies. The room is used for advanced shorthand, transcription, office practice, and typing.

Its equipment includes 16 new

R. C. Allens and 24 older Underwoods and Royals. All our machines go into shops each summer for a complete cleaning and overhaul; we have just been successful in establishing a policy of exchanging a third of our machines each year—which is how we got the new Allens. The room is light, airy, sound-muted, and large: it measures 29 by 38 feet.

- *The shorthand room* is somewhat smaller—29 by 24 feet—and is furnished with 30 steel desks and posture chairs. The room is also used for some machines instruction; the machines are kept in a special steel cabinet when not in use, freeing the desks for our beginning shorthand classes.

- *The departmental office*, located between and opening into the two classrooms, is 19 by 10 feet. The office has an executive desk, a work table, and a number of business-machines stations, for the office is used for some of the office-practice and office-machines class work. Among other office facilities are a radio-phonograph, a 15-drawer card file for departmental records, an IBM typewriter, and an A. B. Dick No. 450 Mimeograph machine.

- *The storage room*, which is 10 feet square, opens into the office. It has three shelves along two sides, for duplicating and other supplies; it contains three 4-drawer files and two steel cabinets—one for visual aids and supplies, one for the bookkeeping teacher's special materials.

The visual-aids equipment, including a portable screen and two pro-

jectors on wheeling stands, are kept in the storage room.

■ A Word about Routines—

The business department has two full-time and one part-time teacher; the writer is chairman and also student-placement counselor—we have a full program of part-time and summer employment. Except for Comptometry, which is a one-semester course, all our courses are full year-long programs. All vocational work is in the junior and senior years.

■ Roster of Equipment—

The equipment provided for our department includes:

- 70 "Skyliner" steel desks (Orna Metals Company, Model No. 3420)
- 70 "Cosco" posture chairs
- 1 "Cosco" executive posture chair
- 1 R. C. Allen bookkeeping machine
- 8 "Thumclatch" steel filing cabinets
- 1 A. B. Dick Mimeograph, Model 450
- 1 A. B. Dick portable Mimeoscope and assorted styluses, screens, etc.
- 1 Rexograph spirit duplicator
- 12 Felt & Tarrant Comptometers
- 2 Electric Comptometers
- 1 16-inch paper cutter
- 1 2-line telephone, with 6 intercom office buttons
- 1 set of typing rhythm records
- 30 shorthand dictation records
- 12 Underwood typewriters
- 12 Royal typewriters
- 16 R. C. Allen typewriters (regular)
- 1 R. C. Allen (18-inch carriage)
- 1 IBM electric typewriter
- 1 (rented) Dictaphone dictation machine
- 1 (rented) Dictaphone transcriber
- 1 (rented) set of training Dictabelts

All the furniture and the electric typewriter were provided or paid for by businessmen—who like our graduates and want them to be well trained.

A New Appraisal of the Small-Loan Business

DR. F. H. GANE

School of Commerce
Northwestern University

THE SERIES of articles on the small-loan business that recently appeared in this publication contained much of interest to teachers of finance. We have all been intrigued by the problems faced by this industry during its period of rapid expansion.

In the years of our youth, consumer finance was a new business. The companies were neither numerous nor large. Their credit and investment standing was unrecognized and as yet unproved. Few of us believed them to have the potential economic significance they have exhibited in recent years. Yet, in the short span of four decades, many companies in the field have grown in stature to the point where their credit and investment standing is known from coast to coast, and their customers are numbered in the hundreds of thousands or even in millions.

A surprising fact about this industry is that its greatest growth occurred *after* the commercial banks belatedly became aware of the credit needs of consumers and opened installment-credit departments on a widespread scale. Many questions grow out of this apparent contradiction: Is there a need for an extensive small-loan service? Why are the rates relatively high? Are they, in fact, *unnecessarily* high?

Recalling the injunction, "The Past is Prologue, Study the Past!" which appears on the Archives Building in Washington, I examined the origins of the business and the Uniform Small Loan Law on which it is erected. That examination not only aided me in answering specific questions about the industry but also provided the perspective and understanding needed in an evaluation of the small-loan business today.

■ Small-Loan Services Are Essential—

The need for financial aid or cash in emergencies is as old as recorded history. In ancient times, when trade took the form of barter, goods or services were more frequently "loaned"

than was cash. Often such "loans" were really help from neighbors and relatives with no thought of repayment.

But, with the passage of time, significant changes occurred. In America, in the latter part of the nineteenth century, the movement of population to the cities, and the development of machine mass-production changed the structure of society. A nation of farmers and artisans became wage earners without reserves of food, clothing, or money. When regular pay ceased or necessities increased, wage earners had to borrow. Loans were made in the form of cash rather than in services or commodities, and repayment in cash was expected by the lender.

As the urban movement increased and the country became highly industrialized, the need for cash lending in small amounts became all the more apparent. But years passed before effective legislation to deal with the problem was enacted. It was impossible profitably to supply small-loan service at rates of charge which were within the limits of the traditional 6 to 8 per cent a year simple interest set by most state usury laws. The result was the rise of the loan shark, who met the very real need for cash in emergencies, but at much higher rates than usury laws permitted.

Editorial Note

In the November, December, and January issues of this magazine there appeared a most revealing discussion of "The Small-Loan Business, Saint or Sinner?" by Dr. Karl G. Pearson. His comments have stirred wide interest among teachers and within the consumer-loan industry. Now another qualified writer adds his voice to the defense of loan practices. Of special interest: Doctor Gane, although agreeing with Doctor Pearson in most aspects of the problem, differs markedly with him on two controversial issues: how rates should be stated and whether tie-in insurance should be permitted.

To secure excessive rates, loan sharks made use of devices of doubtful legality. These included charges for "services," "expenses," and the tie-in sale of sometimes worth-while, but usually unwanted, articles.

Anyone who seeks proof of the conditions which then existed throughout the country need only look to the areas where they still exist—to the five states that have no small-loan laws, or to the seven states and the District of Columbia with laws that are largely or wholly inoperative. (These include Montana, North Dakota, Kansas, and the entire belt of Southern states from Texas to the Carolinas with the exception of Louisiana and Florida.)

■ Origin of the Small-Loan Law—

The small-loan law, which exists today in effective or reasonably effective form in thirty-six states, owes its existence to the studies made over a period of years by the Russell Sage Foundation. This was one of the earliest of the great philanthropic organizations devoted to social welfare. Their studies revealed the real need for small loans—and for a stringent regulatory law that would protect the borrower.

In order to prevent exploitation of the borrower, the framers of the Uniform Small Loan Law established a maximum for the total gross charge made to the lender, whether the lender called it interest, charges, expenses, bonuses, commissions or what you will. This all-inclusive rate of charge—often considered the most important characteristic of the Uniform Small Loan Law—was fixed at a maximum that was believed to be sufficient to defray all costs of the lender and to provide a reasonable profit. The prohibition against extra charges was stated in a most inclusive manner.

For example, the Illinois Small Loan Law, after providing for a sliding scale of interest charges ranging from 3 to 1 per cent a month, states: "... In addi-

tion to the interest herein provided for, no further or other charge or amount whatsoever for any examination, service, brokerage, commission, expense, fee, insurance premium, or bonus or other thing, or otherwise, shall be directly or indirectly charged, contracted for, or received, except when a chattel mortgage is recorded . . ."

The maximum charge was stated in terms of a *monthly rate* because it was anticipated that loans would usually be repaid monthly. (Both the *all-inclusive* charge provision and the *monthly statement of rate* are also features of the credit-union law, which likewise owes its origin to the efforts of social-welfare groups.) The framers of the law recognized a need for a higher rate of charge than was customary on commercial-bank credit extensions, which were, and still are, usually larger in amount, are subject to less risk, and involve smaller handling expenses.

Both to protect the borrower and to provide him with an incentive to repay his loan as soon as possible, it was stipulated that the charge be made only on the unpaid balance of cash actually received, and only for the actual number of days the money is outstanding. Small-loan laws have also required full disclosure to the borrower of the terms of his contract, including the rate of charge.

■ How Has the Law Worked?—

"Effective small-loan legislation saves millions of consumers thousands of dollars every day of the year. This is no idle propaganda statement. It is a fact carved out of forty years of experience." This is the conclusion of Dr. Wallace P. Mors, eminent authority in the field, whose pamphlet *Small Loan Laws* (10th edition) was published recently by the Bureau of Business Research, Western Reserve University.

Small-loan laws, following the basic form recommended by the Russell Sage Foundation, effectively protect 85 per cent of the urban population of the country in thirty-six states. Under these laws, the licensed companies (variously called consumer-finance companies, small-loan companies, or licensed lenders) provide a service to more wage earners within the income group from \$150 to \$400 a month than does any other form of financial agency. It has been estimated that one family out of every five in those states utilizes the services of licensed consumer-finance companies.

The law provides for supervision by a state official, who makes annual and special examinations of licensees, requires annual reports, and is authorized to revoke licenses and to make rules and regulations for the interpretation and enforcement of the law.

The Annual Report (1949) of the Supervisor of the Division of Consumer

Credit of the Wisconsin Banking Department has this to say about the Law: "The Uniform Small Loan law has met the intent of the legislature to make available to necessitous borrowers in Wisconsin an adequate, efficient, and competitive small-loan service at a charge to the borrower that is reasonable. It is true that the rate of charge is higher than that permitted by existing usury laws. However, it must be remembered that these loans are usually made to borrowers without substantial security, with the result that the expenses of making and collecting the loans are necessarily higher than the average bank loan.

"In addition, small-loan companies are not permitted to accept deposits, with the result that their cost of money is considerably higher than that of their competitors. . . . The experience of this Department with the Small Loan Law has been highly satisfactory and is substantiated by the fact that we have received only one justifiable complaint in the seventeen years we have administered the law."

■ Is the Rate Too High?—

Anyone examining the small-loan business is brought squarely up against the question, "Is the rate too high?"

From an initial rate of 3½ per cent a month, the average rate has declined over the period of almost forty years since the Uniform Small Loan Law was first adopted, to the present average over-all rate of between 2 and 3 per cent a month in most states. In this business—as in all business ventures—most of the gross income is absorbed by operating expenses. The net income (after taxes, but before payment of interest and dividends to those who furnish the capital) averages less than 6 per cent of the assets used in the business. A "net" of 6 per cent is considered "a fair return" in the public utility and transportation fields where rates of charge are also subject to state regulation.

In those few states where rates are above the average, the rate of net income on assets invested in the business is also above average. The reverse is true in states where rates are below the average.

A state legislature, by adopting the Uniform Small Loan Law, recognizes the need for a rate high enough to cover the necessarily high costs of consumer lending and to leave a reasonable margin of profit. The rates of charge permitted by the law are reviewed from time to time in a majority of the states. Since the law almost always requires lenders to submit to the state supervisory agency annual reports covering income and expenses, these become a matter of public record; the only question usually at issue is the adequacy of the rate.

■ The Method of Rate Statement—

Although the Uniform Small Loan Law, with its provision for a maximum monthly rate of charge, has been adopted and is working effectively in thirty-six states, the method of rate statement is still occasionally criticized. Some people feel that the relationship between lenders and the public—both borrowing and nonborrowing public—would be greatly improved if the single gross charge were broken down into separate charges for interest, for investigation, for expenses of handling, etc., etc. Their contention is that stating a single charge that may be as high as 3 per cent a month, or 36 per cent a year, is "an invitation to suicide in public relations."

It will be admitted that a breakdown of charges would focus attention on the several specific costs of the small-loan business. The borrower would be told just what portion of the total charge was to cover the interest and just what portion was allocated to cover each specific operation of the loan company. But although the "interest" charge might be only 5 per cent or 6 per cent (well within existing usury limits), *the total charge would be no less than it is under the present method of statement.* The real way to lessen criticism of rates is to find some way to lower the amount of total charge, if that is possible.

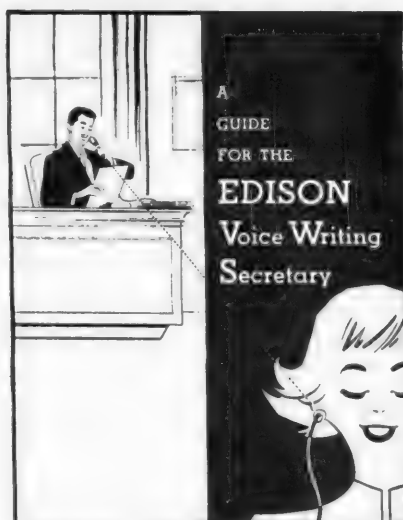
If charges were stated separately, the industry would have to justify to the state legislature not only its charge for interest but the charges for each separate operation of investigation, processing the loan, keeping records, collecting payments, etc. Doubtless the company would be accused of misrepresentation by those within the legislature and elsewhere, who were misled into believing the "interest" portion of the group of charges was the total charge. Thus, the industry would have to overcome a mistrust of all its statements and representations arising solely from a form of rate statement that pretends that the rate is lower than in fact it is.

■ Reason for All-Inclusive Rate—

The substantial growth experienced by the small-loan industry in those states adopting the Uniform Law indicates that public relations are quite satisfactory. No change in the method of stating the rate appears necessary. In fact, a second look at the over-all charge may convince us of a more significant reason for its retention without modification.

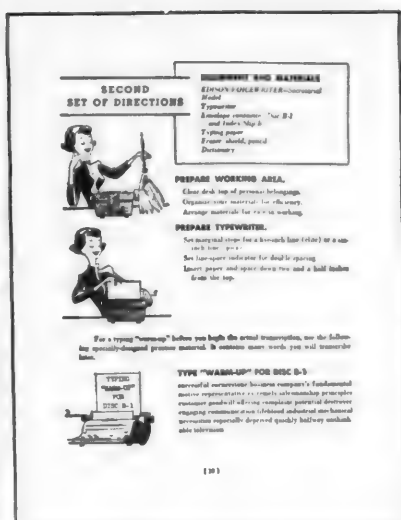
The purpose of the all-inclusive rate (and the prohibition against extra charges) in the small-loan law is to protect people who cannot protect themselves. Protection is needed because this group includes those who, because

(Continued on page 31)



FREE STUDENT'S MANUAL

... is a clear, wonderfully illustrated book of 32 pages.



mum rate of 40 words a minute, have a good command of English, and have knowledge of the requirements of letter placement." To make sure of the latter two points, the author provides a suggested "qualifying test" (spelling, letter factors, word choice) that the teacher may duplicate and use.

- **Training Materials.** The learner builds his skill through a series of lessons (called "sets of directions," so that experienced typists can use them without feeling "schoolroomish") based on using a set of four training discs and a correlated instruction manual. Each practice period he reads directions, does a warmup on a list of preview spelling demons from the period's dictation, reads some explanatory instructions, then transcribes from one of the first three discs (Disc 4 is his examination).

- A **Teacher's Manual** provides the transcript of the third and fourth discs and contains some helpful course suggestions.

■ 10 Periods Does It Easily—

Experienced typists and college students may well telescope the schedule; but this is the general outline:

- **Period 1.** Qualifying test.
- **Period 2.** Studying general use and handling of machine, coached by the instruction manual and first side of Disc 1. There is no transcribing, but a lot of listening and experimenting.
- **Period 3.** Learning to transcribe paragraph material, from the second side of Disc 1. Student has in his manual a key to the dictation, with stop-pauses clearly indicated.

- **Period 4.** Learning to estimate letter length from index slip and to set up letters. Student transcribes first side of Disc 2, has a pause guide.

- **Period 5.** Learning to interpret corrections; transcribing second side of Disc 2, with transcribing guide.

- **Periods 6, 7.** Student, now on his own without a transcribing guide, will probably need two periods to transcribe correctly the first side of Disc 3.

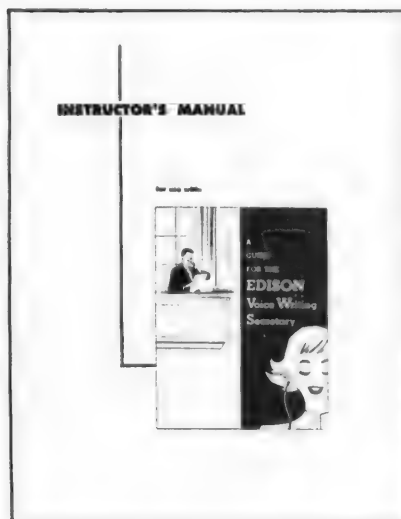
- **Periods 8, 9.** Additional transcribing practice from the second side of Disc 3. Learner is given no help.

- **Period 10.** Student takes the test on Disc 4 (one side only), can earn his Achievement Certificate on it.

■ It's a Complete Package—

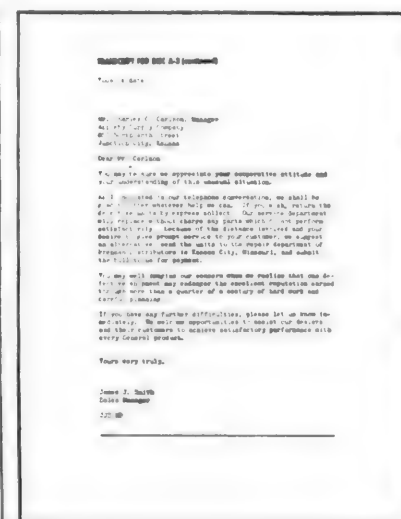
The Edison kit, therefore, provides (a) a student "textbook," (b) set of training discs, (c) teacher's guide and key, (d) index slips and envelopes for the discs, and (e) a supply of Achievement Certificates—all free to any school that purchases or rents an Edison Voicewriter for training use.

Nor is Edison niggardly: they will provide multiple sets of manuals and discs—whatever you need to fit the instructional plan for your course. *Now* will you reach for that school letterhead?—Alan C. Lloyd, BEW Editor



FREE TEACHER'S MANUAL

... contains complete key and guide. The manuals are basis of—



A Machine Transcription Course in Ten Lessons

IF YOUR SCHOOL offers—or is thinking about offering—instruction in the operation of transcription machines, and if you haven't already seen the new material prepared for you by the Edison Voicewriter people—quick: reach for your school letterhead and hustle your request to them at 99 Lakeside Avenue, West Orange, N. J. The materials are wonderful. And free.

Prepared by Dr. Marian Jo Collins (Adelphi College), who is an expert in such matters, the new Edison training kit is one of the most effective, concise, and hearteningly interesting learning aids produced by a manufacturer for classroom use.

■ The Course Plan Is Precise—

The course plan assumes that "you are able to type accurately at a mini-

Favorite teaching devices

TRANSCRIPTION: Spelling Analysis Chart

I HAVE FOUND that the way to "do something" about spelling, and to do it successfully, is to make it completely functional—that is, strike while the iron is hot, pouncing avidly on words misspelled in transcripts, spelling tests, business letters, and other student work.

Immediate action is important; it is successful, too, because it is intensive and has meaning to the student. There is no doubt that he needs to learn to spell the word correctly; he has just misspelled it.

Working on that assumption, I had my students keep track of their misspellings on 5-by-3 cards. They compiled quite a lot of cards, but they didn't learn to spell the words on them. What students need, I found, is *something that helps them learn* by showing them where their weaknesses lie. And that led to the development of the accompanying work sheet.

The work sheet—it may be duplicated easily—is a form on which the student maintains a record of his spelling grades, a list of the words he wrote incorrectly, a retyping of the word correctly spelled, and an analysis of his difficulty.

Columns A through D are separated from the others on the form. They are

MISSPELLED WORD LIST: Error Analysis and Diagnosis Sheet											
A	B	C	D	E	F	G	H	I	J	K	L
DATE	SCORE	WRITE WORD AS YOU MIS-SPelled IT	CORRECTION	ROOT WORD	SUFFIX	MEDIAL VOWEL	SINGLE AND DOUBLE CONSONANTS	PRONUNCIATION	PREFIX & ROOT WORD	SUFFIX & ROOT WORD	MEANING
1/4	95%	accomodate	accommodate				accommodate				
1/5	100%										
1/6	90%	seperate	separate			separate					
1/9		Shorthand Class									
		acquit	acquit	acquit							
		sincerly	sincerely			sincerely					
1/10	95%	disesapoint	disappoint						disappoint		
1/11	90%	quantity	quantity					quantity			
		principle	principal								principal

for recording errors. The student inserts the date in Column A, his day's spelling mark in Column B, his incorrect spelling in Column C, and a correct respelling in Column D. Is it all right for him to type his misspelled word incorrectly, as required in Column C? Yes; the theory of negative practice permits it, especially since the incorrect spelling is followed at once by correct spelling—twice, as a matter of fact.

The remaining columns are for classi-

fying the error. The student misspelled *accommodate*, using only one *m*. Thus, his error is one in the class of "single and double consonants." He therefore types the word correctly there. If he finds that he has many words in that column, he knows something about his spelling habits—knows when to be cautious, when to use the dictionary.

This device has improved spelling so much among our students that even they like it!—Mrs. B. M. Royer, Edison Technical School, Seattle, Washington.

SHORTHAND: A Class Newspaper

DO YOU need an antidote for that restlessness your advanced shorthand classes always show about this time of the year? Let me recommend your letting them—encouraging them—publish their own class newspaper, in shorthand. We have tried the device in our school, and it does wonders to rejuvenate interest.

Even the most conscientious student begins to lag in the advanced class as he pursues speed development day after day, practices, practices, and practices. He begins to crave "something different." And, for the less-than-most-

conscientious ones, it's more than a craving!

I have tried other devices, as all of us have. I let students create verses and write them—in shorthand—on the chalkboard now and then; that was fine for a while. Then I let them try their hands at little essays on business procedures, and we posted the most beautifully written ones on the class bulletin board; this, too, they tired of quickly.

Then, one day when our once-every-two-months school newspaper was being distributed, one of the students said, "Gee, this paper comes out so rarely.

Wish we had one that came out more often." Another student added impishly, "Miss Gamble would let us put out one—if it were in shorthand!"

Indeed Miss Gamble would.

Thus, *The Commercial Informer* was launched.

Each issue has a new editorial staff, a committee of four students who are friends and who work well together. They are given two to three weeks to gather news and hectograph copies for distribution to their classmates. The chairman of the committee is the editor; he assigns different topics for his as-

sociates to cover and write up, and he takes some himself. The squad does the rewriting and polishing of the material.

The issues include topics of current interest around the school, a gossip column (wouldn't you know it!), a Who's Who around the school, fashion notes, jokes, crossword puzzles, and all the interesting sideviews of all teen-agers.

After the material is gathered, it is drafted into shorthand—and do the students use the dictionary! Then the best shorthand penman on the staff puts the material into Ditto form. We use a very hard lead pencil, well sharpened—a No. 3 lead, we find, is excellent.

When the master sheets are prepared, the students come to me to help them use the duplicator (by-product of value: the students learn to make excellent masters and to operate the spirit duplicator).

The entire project, I should explain, is done after school or on the committee's own time; no class time is lost.

We make enough copies for the whole commercial department. The day we distribute the copies, we use them in our shorthand classes. The newspaper is read aloud, each student taking a turn at the reading—and how they hoot if they see an error in an outline!

You cannot imagine the enjoyment the students take in their shorthand newspaper. "Why," said one, "it's almost like having our own *Today's Secretary!*"

In addition to enjoyment—

- Students gain confidence in their ability to read anyone's shorthand.
- Students gain practice in sight reading unfamiliar material, which often contains new vocabulary.
- Students find a whole new world of personal-use value in shorthand.
- Everyone in the school has taken a new interest and new respect for the value and usefulness of shorthand.
- Best of all, though, the project serves its original purpose: it stimulates



everyone's interest and adds zest to our work.—Mrs. Joan Gamble, High School, Ridley Park, Pennsylvania.

TYPEWRITING: A Salary-Plan Project

ONE PROBLEM of small high schools with just one year of typing is the development of real job proficiency. To meet the problem, we developed a unique project that takes place in the last six weeks of the school year, which was so successful that it may be recommended as a culminating project for the first year whether or not there is a second year of instruction. It is of special value because it gives students a "production value" for their work—they are "paid" piece rates for the work they do.

The students "work" for the "We're Typing Company." As the illustration below indicates, there are nine opportunities for the student to "earn" a possible \$5.50.

Job 1 consists of 30 cents' worth of tables—the states and capitals; the months and number of days, on a half sheet; a four-column report. The student loses 1 cent for each error. Part of one day is devoted to a tabulation review; the rest of that period and the

production portions of the next two periods are allocated to this job.

Job 2 consists of filling out 10 duplicated invoice forms for two periods, after devoting a half period to their study; and to preparation of a covering letter in the half period remaining the third day. This job pays 20 cents, less 1 for each error.

Job 3 is the typing of a five-page manuscript (prepared by the students' history teacher), presented in rough draft. A half period is spent in analyzing the job; three and a half periods are set aside for the work. This pays 55 cents, less 1 for each error.

Job 4, chainfeeding envelopes, occupies one day, of which half is spent in learning how to chainfeed and half is spent in production. The student is given 30 envelopes, gets half a cent for each one addressed correctly.

Job 5, a four-day project in writing and typing a letter of application and the accompanying personal data sheet, is "worth" 35 cents, less 1 cent for each

error. We study the letters prepared by previous classes.

Job 6, a principal interest, is the preparation of 19 model letters. We use 15 or 16 days for this project, taking time to analyze each model before undertaking to type it. Students are allowed 10 minutes and 10 cents for each letter, minus 1 cent for each error and for each additional minute.

Job 7 is not really a job, but, rather, a bonus for achievement in timed writings. Each day throughout these six weeks, we have drills and timed writings, to help students sustain their skill. I allow students 1 cent for each word a minute in their best 1-minute, 3-minute, and 5-minute writing taken during the six-week period, less a cent for each error. Thus, if Judy made a score of 60/0 for 1 minute, 54/2 for 3 minutes, and 52/3 for 5 minutes, she would earn $\$1.66 - .05 = \1.61 . The limit of \$1.65 is imposed to offset speed for its own sake.

Job 8 is another bonus—for extra time devoted to typing practice—1 cent for each extra period, with a maximum of 35 cents.

As a final wage, I allow 5 cents for cleaning the machines three times during the six-week period; if the student overlooks this duty even once, he forfeits his 5 cents.

Grades are based on earnings: \$5.10 for an A, \$4.50 for a B, \$3.50 for a C, and \$2.00 for a D.—Joseph J. Murray, High School, Strawberry Point, Iowa.

The WE'RE TYPING COMPANY Payroll								
TABULATION	INVOICES	MANUSCRIPTS	ENVELOPES	DATA	LETTERS	TIMINGS	RETRY	CLEANING
Possible:								
.30	.20	.55	.15	.35	1.90	1.65	.35	.05

A Master List of Supplies

GENERAL

Adding-listing machine tape:

narrow
wide

Adhesive tape

Alcohol, denatured

Baskets:

desk, wood or plastic
file, wire
waste

Blotters, desk size

Blotters, hand size

Book ends

Brushes, for cleaning type

Brushes, for dusting

Calendars, desk

Calendars, wall

Call bell

Card cabinets, 6" deep

Card cabinets, 16" deep

Cards:

5 by 3

6 by 4

indexes, alphabetic

indexes, numeric

Cement, paper

Cement, rubber

Chalk, colored

Chalk, white

Charts:

machine diagram

progress, individual

progress, wall

Cleaning fluid, clothing

Cleaning fluid, machine

Clipboards

Clocks, desk

Clocks, stop-watch

Cloth, for cleaning

Copyholders:

book-stand type

direct-view office type

small

Covers, for machines

Covers, for typewriters

Crayons

Desk-drawer stationery inserts

Envelope openers, hand

Envelope openers, mechanical

Eraser shields

Erasers:

art gum

glass fiber, complete

glass fiber, refills

pencil

ink

typewriter, pencil type

typewriter, with brush

typewriter, other

Electric extension cords

Filing supplies:

folders, ordinary

folders, special

guides

labels

out-guides

sorters

Hammer

Ink eradicator

Ink:

India

ordinary writing

Interval timers

Labels, addressing, rolls

Labels, addressing, sheets

Lettering guides

Moisteners

fountain type

porcelain type

sponge and cup

Mucilage

Oil, machine

Paper clips

Paper cutting boards

Paper punch, desk

Paper punch, hand

Paper towel dispensers

Paper towels

Paper weights

Paste

Pencil sharpener

Pencils:

china marking

colored lead

indelible

ordinary lead

Pins

Pliers

Postal scales:

personal size

small commercial

Preparing Your Orders for Supplies

PREPARING your budget? Setting up a new office—or secretarial-practice laboratory? Then, you must be trying to anticipate what *types* and *quantities* of supplies you need.

■ Hundreds of Types of Supplies—

A big help is the preparation of a master supply list that enumerates all the different supply and accessory items needed—the list above is fairly complete, but you may have some things to add if you have any specialized equipment or include any unusual units of instruction in your course.

There are many ways to arrange your master list, of course. One good way: Insert paper sideways in the typewriter, then copy the listing above (after inserting any additional items you may wish to include) close to the left-hand

edge. Then, rule off repeated sets of three columns each across the rest of the page and head them like this:

1954		1955	
Price	On Hand	Order	Price
On Hand	Order	Price	On Hand

Having a master list that is kept up year by year serves both to remind you of items otherwise easily overlooked and to provide a reasonably reliable guide for quantities in future orders.

■ Specifying Quantities—

Caution should be used in specifying quantities; for, although lower prices

may be obtained, true economy may not result from placing large orders: the "shelf life" of some items is limited; and the presence of large stocks may lead to spoilage, wastefulness, and general lack of conservation. An order should usually be placed for just one semester's or (at most) one year's supplies, to avoid deterioration, evaporation, misuse, or pilfering. (Note the table on supplies' "shelf life.")

• *When estimating future needs*, remember that some items (a ruler, for example) are relatively permanent, that some (paper, for example) which are consumable can be subject to close control, and that others (hctograph fluid, for example) "melt away."

To order paper, estimate closely: (a) anticipate the enrollment; (b) estimate

DR. MARIAN JO COLLINS

Adelphi College
Garden City, New York

for the Business Department

Poster paper, 9 by 12
Poster paper, 17 by 22

Ribbons:

machine
typewriter, cotton
typewriter, nylon
typewriter, silk

Rubber bands
Rubber fingers
Rulers

Scotch tape
Scotch tape dispenser
Scratch pads
Screw driver
Screws
Shears
Soap, bar
Soap, liquid
Soap, powder
Soap dispensers, liquid
Soap dispensers, powder
Sorters, rack, desk size
Soap receptacles, bar
Sorters, rack, large size
Stamp dispenser, commercial size
Stamping devices:
automatic numbering
dating
dating and numbering
ink
ink pad
rack, small size
time stamp

Stapling devices:
heavy-duty stapler
small (desk) stapler
staple remover
staples

Tags

Thumbtacks
Wrapping paper
Yardsticks

TYPING AND DUPLICATING

Carbon paper:

finish
size
weight

Cream, stain remover

Envelopes:

commercial, No. 6 $\frac{3}{4}$
commercial, No. 10
manila, 9 by 12
outlook, No. 6 $\frac{3}{4}$

Mimeograph supplies:

copy paper, economy
copy paper, bond
correction fluid
cylinder cover sheets
ink, colored
ink, black
ink pad for drum
lettering guides
shading plates

slip sheets
stencil cement
stencil cleaning fluid
stencil file wrappers
stencils, economy
stencils, quality
styli, No.
styli, No.
styli, No.
styli rack

Spirit (hecto) supplies:

carbons, colored
carbons, purple
chemical compound
copy paper
correction knife
correction tape
gelatin rolls
gelatin films
ink
master paper
master-set packs
pencil block-out
pencil, purple
typewriter ribbon

Stationery:

blue manuscript covers
bond paper, rag content
bond paper, sulphite
economy typing paper
file copy paper, yellow,
other color
letterheads
onionskin, 9-pound
stenographic notebooks

the paper needed by each student in each course; and (c) multiply the figures, then place an order for the nearest number of commercial units.

For example, assume three classes of 20 each in office practice—60 students—who will need paper for machine transcription at the rate of about six sheets a period for each of the (say) 18 periods of such practice, or 108 sheets per student. The total paper need for that part of the course, then, will be 60 x 108, or 6,480; an order for 13 reams (500 sheets x 13 = 6,500) would represent the minimum order; to allow for some spoilage or extra work, order another ream.

Shop Around for Bargains—

Even if you do not have to make the actual purchases, build up your price list—you need the information, if only for use in your budget. Supplies come in many "grades," and you can sometimes effect real savings.

"SHELF LIFE" OF SUPPLY ITEMS

Item	Life
Paper and paper products:	
—wood pulp or sulphite	1 To 3 Years
—small percentage rag-content bond	5 To 20 Years
—high percentage rag-content bond	20 Years and Up
—100 per cent rag-content bond	Permanent
Cement and paste, container closed	Several Years
Cement and paste, container open	About a Week
Erasers, rubber	A Year or More
Filing supplies	See Paper Products
Ink, ordinary writing	About 2 Years
Ribbons for typewriters and other machines	About 1 Year
Stencils	6 Months
Carbon paper, ordinary	About 1 Year
Carbon paper, hectograph	6 Months
Gelatin rolls or films for hectographing	3 To 6 Months

NOTE: "Shelf life" varies in relation to temperature, amount of light, and humidity. Shelf life of some items is determined by the shelf life of the component parts; for example, forms duplicated by the hectograph process fade and may become unusable within 6 months under some conditions.

How to Meet Individual Differences in Your Secretarial-Practice Course

YOUR secretarial- or office-practice course offers many opportunities for individualizing instruction. There are at least eight to-be-recommended techniques.

■ 1. Self-Analysis and Improvement—

The many inventory quizzes and tests (such as spelling tests, self-rating sheets, tests on ability to remember instructions, vocabulary tests, punctuation and capitalization tests, etc.) usually found in the workbook accompanying the basic text in the course should be administered to the students early in the secretarial- or office-practice course.

So long as the tests are given not for grades, but rather for self-inventory, students enjoy taking them and usually do them well and sincerely. The test battery should be followed by having each student summarize in writing what his test scores have revealed.

He should then develop a precise self-improvement plan in which he lists his weaknesses and itemizes specific things he plans to do to overcome them. During the semester each student has the responsibility for working on the items in his self-improvement plan; and the wise teacher will ask each student for some kind of progress report from time to time.

■ 2. Varying Unit Introductions—

One important way to meet individual differences is to use different methods for introducing new units. Some students learn best by reading, some by hearing, some by seeing, some by performing. Unit "starters" should vary, to appeal to these different preferences. A really good introduction will use more than one, perhaps many, of these factors. The possibilities are almost endless:

- Reading in the textbook
- Observing a demonstration by teacher or committee
- Seeing a film or filmstrip
- Hearing a speaker
- Viewing a special chart and hearing its explanation
- Listening to a dramatization
- Quizzing, contesting, testing, seeing "what we already know"

- Hearing personal-experience reports

- Listing on the blackboard "things we ought to know" about the new unit

The more methods that are used, the more appeal there is to more individual students—and the more learning.

■ 3. Individualized Project Work—

Too often, project activities (such as writing letters, arranging visits, typing material, preparing charts, writing dramatizations, etc.) are allocated on the basis of ability. Hence, those who can do, do better; those who can't do, continue to *can't do* because they get no chance to do better.

A better plan for using individualized projects is to assign them on the basis of *need*, letting students who, for example, have had little experience or who are weak in oral interview techniques do the interviewing phase of a particular project. In the same way, other phases of a project should be assigned students who *need* experience in such phases—not to those who have already demonstrated ability to do that phase of the project.

Two factors encourage assignment of projects on the "need for it" basis: the fact that the school situation is the best possible place—and the *right* place—for developing needed abilities; and the fact that the experience in school, aided by the teacher and classmates, will be a step toward mastering the desirable ability before it is needed on the job.

For example: Each year we have three secretarial students talk about our secretarial program—its opportunities, requirements, objectives, and so on—to about 500 freshmen enrolled in other curricula. It would be easy for us to select as our spokesmen the top three

secretarial students, because they will do the job best; instead, however, we select the three who most need such a public-speaking experience. To make their task easier, we spend a class period developing their speeches, indicating things to say, helping to organize these things, and suggesting anecdotes and experiences to illustrate the five or six main points each student will make. Reinforced with this practical material, each student prepares his speech and practices it in the classroom before giving the final talk to the 500-person audience.

■ 4. Committee Selection—

The secretarial-practice class offers many opportunities for committee work—in projects, in taking care of classroom routines, in duplicating units, in filing units, in a number of office-procedure activities. The wise teacher will see that each committee will include both a "good" and a "slow" student and will emphasize that the *entire* group must do the work and must reach the same minimum-achievement objective. Thus, the better student is encouraged to help the slower students; ordinarily, too, he will be able to contribute much more than the teacher could find time to give.

■ 5. Special Objective—

Another good way to individualize instruction is to encourage each student to become "the class expert" in so far as some specific type of secretarial job is concerned. Each student, of course, should study all kinds of departments and jobs; but each student should give particular attention to a special type of office—say insurance, hospital, medical, legal, governmental, financial, educational, manufacturing, etc.—in which he believes he is interested. He should ascertain the requirements for this type of secretarial work and then make a plan—and use it—to meet those requirements.

(In our institution, we have a special course, "Specialized Secretarial Work," to fill the keen need for this kind of in-

(Continued on page 30)

Fifth in a series of articles by Dr. Charles B. Hicks, Ohio State University. In each article Doctor Hicks suggests answers for meeting some major problems of secretarial-practice teachers.

I. Visual Display: The Montage

ONE OF THE MOST enthralling kinds of classroom display is the overview "montage"—a myriad collection of photographs, pictures, forms, drawings, and other illustrations that are mounted together so as to create a single, huge picture. The picture may be an overview of the whole course or of just a single unit in it; whichever it is, the picture invites lingering attention, stirs the imagination, and orients the observer to the general field of activity portrayed.

■ Designing a Montage—

Because a montage is certain to present a number and wide variety of illustrations, the total impact will be one of gross confusion unless some systematic plan of organization or arrangement is used, such as—

- *Grouping* a series of related pictures around a central caption [note Illustration 1].

- *Aligning* pictures in a trim row. A common procedure, for example, is to fasten side by side, with tape, a score or more sheets of 8½-by-11-inch paper, making a band of paper 11 inches wide and as long as the side or the front of the classroom. On this band may be mounted—taped, stapled, or pasted—a series of pictures, filled-in business forms, facsimile models of typing exercises, etc. Some teachers cut the "band" from a roll of plain wall or ceiling paper.

- *Using color* to group the illustrations. One group of pictures may be mounted on red paper, another group on white paper, etc.; or, one group of pictures may be bound together by red transparent tape, another group by white tape, and so on.

■ Using a Montage—

- *Primary.* The general purpose of a montage is to give a long-range view of learning activities and information. Were one to clip every picture from an economic-geography text, for example, and mount the illustrations on a band that ran along the room just above the blackboard, in the same order as they appear in the text, an observer could get a bird's-eye view of the whole course in one intriguing vista—

ideal for the first day's introduction to the course, ideal for display on a parents' visitation day, ideal for the final course review.

On a lesser scale, pictures related to a single topic, whether clipped from the text or from magazines or news-

montage serves also as a vehicle to display the work of many students. Preparing a montage to introduce a new topic challenges a whole committee; certainly it provides opportunity for each member to make and enjoy a real contribution. Preparing a facsimile copy



1. A montage gives an inviting overview of unit or course content.

papers, or whether including photographs taken by students, can serve to give a broad view of the next topic or a summary of the present one—income-tax procedure, in bookkeeping; opening a checking account, in general business; office desks, in secretarial practice.

- *Secondary.* Although the general purpose of a montage is to present a broad view of a course or topic, a

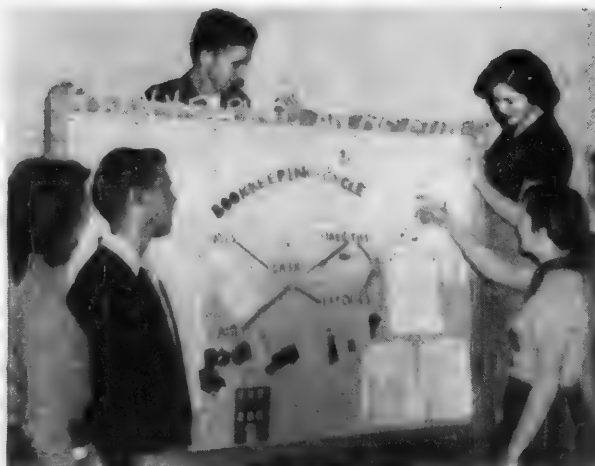
of every style of letter, table, manuscript, and business form shown in a typewriting text, perhaps in preparation for Parents' Day or as a final review, provides a chance for every member of a class to get work on display.

■ Some Precautions—

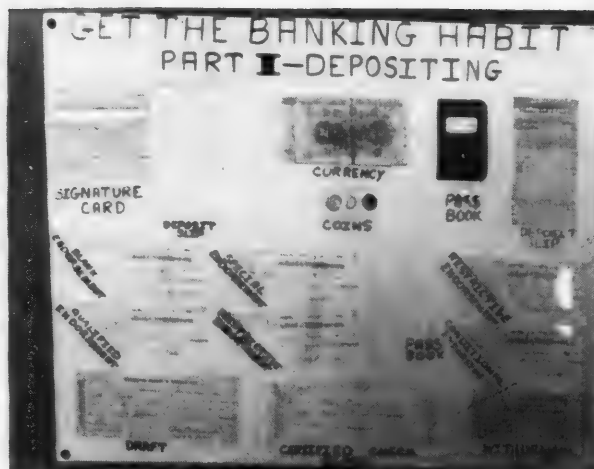
A montage should be instructive. It must be integrated with the instruction completed or about to be undertaken. A montage that is simply a collection of business-looking pictures cut from sundry magazines, whether they are as sharply focused as *National Geographic* or *Today's Secretary* or as general as *Life* or *Colliers*, is nothing but a decoration unless the pictures are related to the course and to one another.

For fullest value, the illustrations should be selected or made by the students; and the person contributing each portion should be identified.

*This special section consists of contributions by DR. HARRY HUFFMAN, Virginia Polytechnic Institute; DR. ALAN C. LLOYD, Gregg editorial staff; ESBY C. MCGILL, State Teachers College, Emporia, Kansas; DR. VERNON A. MUSSELMAN, University of Kentucky; and MISS JANE WHITE and members of Pi Omega Pi at Georgia State College for Women. The individual contributions have been combined into one integrated presentation on this and the next 6 pages.



2. "Bookkeeping Can Be Fun," says banner above bookkeeping display made by class at Marshall High School, Richmond, Virginia.



3. "Get the Banking Habit" suggests a group of Kentucky general business students. This is one of four charts.



4. Pi Omega Pi members at Georgia SCW made the posters above as a Chapter project: huge promissory note, wheeled number-drill invoice form, big receipt (in background), "Postal Positions" display, "Numberacer" boards (spin arrows and multiply), compilation of cartoons on filing mishaps, and blank check form for quizzes.



II. Visual Display: The Poster

THERE ARE two distinct types of posters: aids expressly planned for the teacher's use in working with the class, and aids prepared by students to introduce or summarize learning activities.

■ Teaching Aids—

There is a limitless variety of posters that a teacher can prepare (or, better, have students prepare) to help his class in its day-by-day classroom work and activities. Here are some illustrative suggestions:

- **General Business.** All the standard printed forms (checks, deposit slips, invoices, telegrams, etc.) can be made poster size. Some may be filled out; some may be shown only as so many ruled lines, properly positioned and identified by numbers or letters, to be used as quiz forms—"On which line would you write the date? put the payee's name?" and so on.

Number games, like the "Numberacers" in the illustrations, are not difficult to make and are fun to use—mount

big numbers (cut from a calendar) in a circle, and pivot an arrow within the circle. The teacher twirls the arrow while calling a number; the student multiplies (or adds or divides) the number called and the number at which the arrow stops. An adaptation: Make a large invoice with a cut-out window in the quantity column and another in the price column; make two wheels, each of which has numbers on its edge, and pivot them so that the numbers show through the windows when the

wheels are turned. The teacher spins both wheels, and the student multiplies the quantity times the price to get the amount correct for the problem.

- **Shorthand.** The obvious poster is a chart of brief forms, common phrases, or proper names—especially when it is prepared on a paper window blind (the kind that may be purchased inexpensively in any variety store) that can be rolled up like a map when not in use.

- **Typing and Transcription.** Huge poster-size illustrations of the various letter styles make a fine display across the front of a room. So do replicas of manuscript pages and of tables with and without ruled lines.

- **Secretarial Practice.** Drawings of office layouts, of desk organization, of the fronts of a battery of file cabinets, etc., lend themselves to many instructional situations, ranging from the initial presentation of the related subject matter to casual quizzes: "In which drawer would you keep carbon paper? bottles of ink?" and so on, in review.

■ Learning Aids—

Equally unlimited is the variety of posters that students can prepare to crystallize, summarize class activities. A sampling of such posters is enough to suggest many more:

- **Mnemonics**, in business law.
- **A-L-P balances**, in bookkeeping or recordkeeping.
- **Work flow**, in office practice.
- **Community map**, with selected features noted, in general business, retailing, salesmanship.
- **Chart** showing typing posture.
- **Steps in a Sale**, in consumer education and general salesmanship.

■ Mechanics of Making Posters—

Posters made for the teacher's use should be well constructed—stiff art board, precise lettering and ruling, trimmed with touches of color and other "professionalisms."

But posters made for a temporary, immediate purpose—to perk interest at the start of a unit, to summarize a brisk learning situation, to enliven a committee's report, to illustrate a procedure or relationship—should be simple posters. Their basic function is to crystallize class thinking and learning; their use is only for the moment. One cannot justify pupils' taking time to make elaborate posters, with painstaking lettering or art work; to the contrary—

- **Paper** may be wrapping paper, or wall or ceiling paper.
- **Lettering** may be of letters cut out of newspaper headlines, pasted on the paper; or hand-drawn with a broad felt-tipped lettering pen or with a broad-tipped poster pen or even with a soft grease pencil.
- **Illustrations**, whether pictures or charts or graphs, should not be hand-drawn art of distinction. They should

be casual, or cut-outs, or extremely simple "stick figures."

- **The design** of each poster should be that of the students who prepare it. *The principal value of a learning-aid poster lies in deciding what to put on it*—the product itself is quite secondary, important only in that it reminds the students of the discussion and other learning activities that led up to making the poster.

- **In general**, the "theme" of a temporary poster should be developed by a committee or a whole class through discussion and evaluation; the final product should be assembled by a team, a rotation-duty Poster Committee—and the second step should never take as long as the first.

■ A Routine to Try—

In the classroom cupboard are kept

a roll of wrapping paper or plain wallpaper; a yardstick; a compartmented box with quantities of each letter of the alphabet; a bottle of dab-on glue.

When the class discussion evolves a theme "worth posting" and decides on the precise wording, the Poster Squad springs to action; a yard or so of paper is torn off; a few lines are drawn to keep the lettering straight; one student picks out the letters needed, another dabs glue where the letters are to go, and a third student positions the lettering. In just two or three minutes, the poster is done—while all the thought which led up to it is fresh in mind.

When posters are made quickly, in this manner, they become brightly functional learning aids.



5. To these Virginia students, and yours, tackboard displays "talk" . . .

III. Visual Display: The "Project" Bulletin Board

THE classroom bulletin board, or "tackboard," is second only to the blackboard as a basic visual aid in business education. Every classroom must have one; if necessary, the teacher will improvise one of soft wood, Celotex, corkboard, burlap, monk's cloth, or cloth-covered Beaverboard.

■ Gone Are the Days—

There was a time when the bulletin board was simply an administrative aid,

a facility for posting announcements of the Junior class play, class rosters, grade standards, fire-drill regulations, and special assignments. The board was small, placed in an inconspicuous spot; like a phonograph with the needle stuck, it told the same story day after day with little variation and scant audience. The papers on it became faded and dog-eared and, as thumbtacks were borrowed, dangled listlessly.

Illustrative Bulletin-Board Projects



IN RECORDKEEPING

TOPIC: *Everyday Records*

1. Pictures of people examining or recording information, as: scholastic record, football record, diary, speedometer, grocery tapes, etc.
2. Actual everyday records: report card, football scores, diary page, cash-register tape, etc.

TOPIC: *Records in Business*

3. Pictures of business people—banker, grocer, farmer, plumber, druggist, coal dealer, painter, doctor, etc.—preparing, examining, or executing records.
4. Copies of actual records of such persons.

TOPIC: *Essentials of Good Records*

5. Display of best handwriting of class members.
6. Display of good handwriting of local businessmen.
7. Pictures, cartoons, sketches, grouped to illustrate such personal qualities as alertness, neatness, etc.

TOPIC: *Personal Cash Record*

8. Personal cash records of students in the class.
9. Budget plans of class members.

TOPIC: *Club Records*

10. Forms used by a class treasurer; his cash record.
11. Typical report of a class treasurer.
12. Bills received by a class, yearbook committee, etc., showing audit procedure (check marks to show receipt of goods, verification of computations, etc.).

TOPIC: *Recordkeeping at Home*

13. Pictures showing types of home and family insurance.
14. Furniture inventory record of some students' homes (as would be used when collecting on a fire loss).

TOPIC: *Handling Cash*

15. Pictures of cash registers, singly or in use.
16. Specimens of coin and money wrappers.
17. Pictures, sketches, or cartoons of cashiers in restaurants, drugstores, movie theatres, etc.
18. Variety of cash receipts.

TOPIC: *Bank Services for Recordkeeping*

19. Pictures of local banks.
20. Posters portraying advantages of a checking account.
21. Forms used to deposit and withdraw money; checks.
22. Poster interpreting information on checks.
23. Exhibit of various endorsements.

TOPIC: *Payroll Records*

24. Display of filled-in timecards used locally.
25. Display of currency breakdown forms used locally.
26. Forms used in preparing payroll deductions.
27. Pictures, cartoons, etc., showing purpose of such payroll deductions as income tax, FOAB, hospitalization, savings bonds, group insurance, etc.
28. Poster showing payroll procedure for new employee.

TOPIC: *Social Security Records*

29. Poster outlining steps in getting one's number.
30. Statement of wages recorded (obtainable from Federal Security Agency, Baltimore), with explanations.
31. Bulletins on Social Security payments, rights, etc.

TOPIC: *Recordkeeping for Taxes*

32. Illustrations of taxable properties, services, etc.
33. Display of income-tax forms.
34. Step-by-step procedure for completing tax forms.

TOPIC: *Using Common Business Forms*

35. Display of business forms, identified by use.
36. Picture series showing how to fill out a purchase order, an invoice, and/or a credit memorandum.

TOPIC: *Records of Cash Receipts and Payments*

37. Procedure for balancing the cash book.
38. Loose-leaf pages of cash receipts journals.
39. Display of pictures related to practice set.

TOPIC: *Records of Sales on Account*

40. Illustrations showing extension of credit, with emphasis on personal relationship involved.
41. Display of forms used locally to open credit account.

42. Display of forms used in making sales on account.

TOPIC: *The Bookkeeping Equation*

43. Exhibit of different kinds of "balances."
44. Exhibit of basic business records, showing liabilities, actual T accounts, etc.



IN GENERAL BUSINESS

TOPIC: *Your Business Life*

1. Pictures representing the Big Five business activities (production, manufacturing, transportation and storage, wholesaling-retailing, service types).
2. Pictures of business in a teen-ager's daily life.

TOPIC: *You As a Worker*

3. Chart of class members' out-of-school work activities.
4. Display of pictures of teen-agers at work.

TOPIC: *How To Manage Your Money*

5. Forms for keeping records of personal expenditures.
6. Representative money record of some students.
7. Progress graph of saving money to buy a good pen.

TOPIC: *You and Your Bank*

8. Exhibit of forms used in opening a checking account or savings account; withdrawing funds; etc.
9. Outline of how to open various banking accounts.
10. Displays of different kinds of checks, endorsements, ways of filling in checks, etc.
11. Chart of "money flow" in a community, via the bank.

TOPIC: *Your Savings and Investments*

12. Display from local newspapers of advertisements of banks, building and loan associations, etc.
13. Display, "Why do the rates vary?"

TOPIC: *Protection Through Insurance*

14. Illustrated graph on "Insurances Our Class Has."
15. Display of pictures, "Things We Can Insure."
16. Pictures of prominent personalities (Sonja Henie, John Charles Thomas, etc.), "What Can They Insure?"
17. "Who Is Best Risk?" display of a baby in a crib, man painting flagpole, housewife, child on street, etc.

TOPIC: *Buying Wisely*

18. Pictures showing different ways to buy things—boy buying second-hand car, girl in market, etc.
19. Display of labels, cartons, etc.
20. Display of cartoons on foolhardy buying.

TOPIC: *Using Communication Services*

21. Pictorial history of means of communication.
22. Display of telegraph and cable forms, filled in.
23. Cost-and-time display of sending messages.
24. Display of pictures, "Communication Carriers."

TOPIC: *Using Travel Services*

25. "We take a tour" display, with touring guides, receipted bills, timetables, etc.
26. Pictorial map of the state or local region.
27. Display of pictures of various travel media.
28. Transportation map of state—railroads, airways, etc.

TOPIC: *Using Shipping Services*

29. Exhibit of correctly and poorly wrapped packages.
30. Display of pictures, "Carriers of Goods."
31. Cost-and-time display of shipping different types of merchandise (piano, gloves) various distances.

TOPIC: *Locating and Keeping Information*

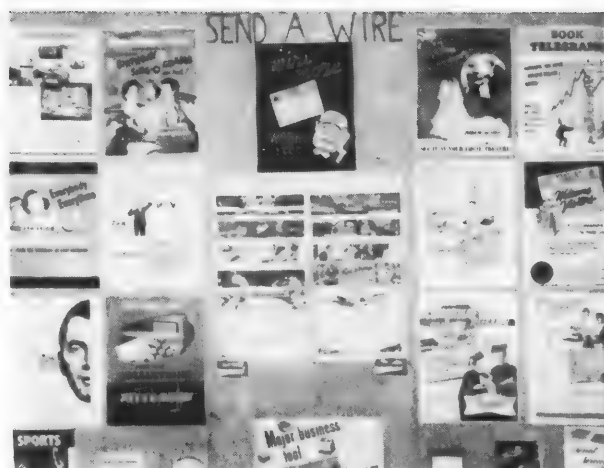
32. Display on school and community library facilities.
33. Cartoon display on losing or not finding things.
34. Display: "How We File," including diary, child's toy box, dresser drawers, etc.
35. Display of pictures, "How Business Files."

TOPIC: *Government and Your Business Life*

36. Display of pictures that show how the federal Government is "in" business—TVA, surplus commodities, etc.
37. Display of services of local government.
38. Big chart on what we get for "Our Tax Dollar."



6. Photo sequences intrigue students, tell a story. Here, students "save" or "spend" money.



7. Collections of a firm's advertisements (here, of Western Union) often open fascinating horizons.

But in modern schools the bulletin board stretches down the whole side wall of the classroom, an expanse of neat brown cork, trimmed in aluminum. No longer just a place to post "bulletins" (which are accommodated in one corner), the tackboard has become a center of student activity; and, in wisely conducted classes, boys and girls view it a privilege to take turns on the Bulletin Board Committee that has the license of the week to brighten the room, to interpret the theme of what is then being studied, to intrigue classmates and all who may use the room with the creative story of the course.

■ It's a Student "Project"—

Preparing a tackboard display is a real project, interesting to students. Consider, for example, a dual display of handwriting—on one side, specimens of the penmanship of members of the class; on the other side, specimens of the penmanship (*good writing, please!*) of well-known local businessmen. "How Do We Compare?" asks a caption [see Illustration 5]; and one cannot resist studying the specimens. Inquisitive young eyes view the display with keen concern—after all, "We know the writers." There are low exclamations of approval or astonishment. There is pleasure and satisfaction, or perhaps there is chagrin. There is impact, discovery; there follows resolution, a willingness to "do something about it."

Preparing such a display is a learning device—it's a way to lead boys and girls to discovering that penmanship matters. Preparing the display is also developmental: it gives rein to exploration, to imagination; it gives experience in interviewing people, in organizing information; it gives perspective to class studies.

On other occasions, similar inquisitive young eyes might view—

- A *panorama of cartoons* lampoon-

ing office inefficiency, instructive notwithstanding the moment's hilarity.

- A *series of photographs* that tells "How to Open a Checking Account."

• A *collection of colorful pictures*, each of which represents a thing or quality that could be insured—a famous singer (his voice), a home (fire), some jewels (theft), and so on.

- A *display of letter styles*, some "In Our Textbook," some "Used in Local Offices"; or, samples of forms.

Planning the display, obtaining the materials for it, mounting them—these are learning activities that comprise a functional project, of true merit only when done by the students.

■ Some Basic Principles—

Students who have never prepared a bulletin-board display cannot be expected, magically, to produce worthwhile displays. There must be guidance by the teacher—but just for a while, until the basic principles are understood and the competitive spirit comes to life—along these lines:

- *The display* must be linked directly to what the class is studying or is about to study.

• *The exhibit* must be student prepared, because a principal value in preparing a display is the thought that goes into its design and execution.

- *The material* must be truthful and timely. It must be accurate. It must be up to date.

• *The display* should be exhibited only for the time it contributes to the class activity—never less than two days, rarely more than five days. No special-project display should cover so wide a scope that the display remains in sight for a longer period.

- *The exhibit* should have a central, integrating theme that is clearly expressed in a general caption. It is usually preferable for the theme to be expressed as a question. "Which Style Do You Prefer?" or "Can You Set Up

All These Letter Styles?" attracts far more interest and thought than would "Modern Letter Styles."

- *Color* should be used both to enliven and to integrate the display.

• *Variety* in the displays, both as to arrangement and type of content, is important in any continuous program of bulletin-board displays.

- *Responsibility* for preparing the display may be in the hands of the current committee; but responsibility for taking care of it is for all pupils.

• *All lettering* should be big enough to be read at least ten feet away—and the main captions should be readable across the room.

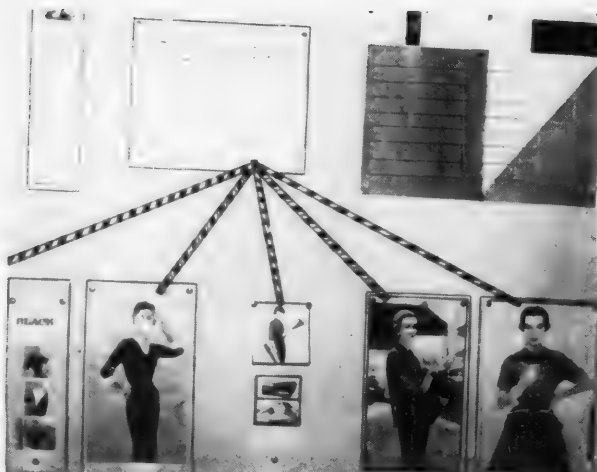
- *Every student* should be given the opportunity to approach the display and study it from close up.

• *The names* of the students who prepared the display must be indicated.

- *The committee* in charge should not feel that every item on the board must be obtained or constructed by them alone; committees are free to ask for the help of everyone in the class.

• *No display* should ever be removed without the class having had opportunity to discuss it. Some commendation must always be expressed. It is a good idea, now and then, to ask a committee to prepare a quiz based on the information portrayed.

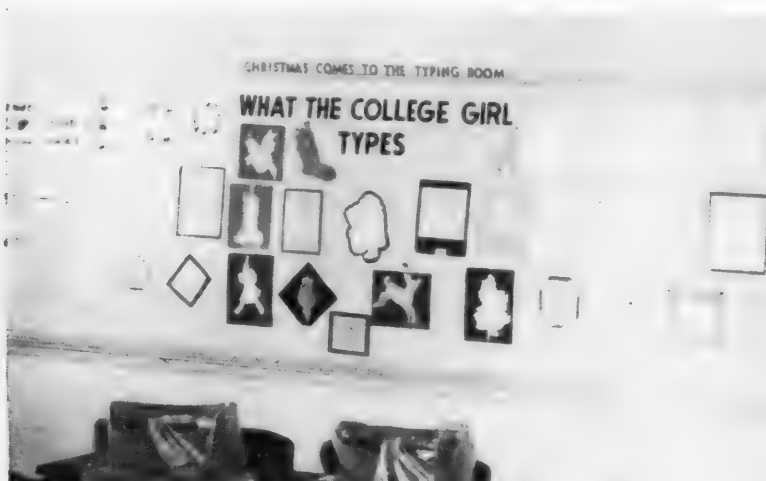
- *Periodically*, there should be a series of quick-changing displays. For example, a bookkeeping class at work on a practice set might have a two-day display on store fronts suitable for the practice-set business; then a two-day spread of cut-out pictures representative of the customers with whom transactions are conducted; then a two-day spread of office interiors suitable for the business, etc. Such a sequence stimulates and sustains interest in the practice-set work.



8. "Tone" came to Kansas classroom by telling the career story of "The 9-to-5 Girl" with striped ribbon linking mounted pictures to an interesting narrative.



9. "Tone" came to secretarial practice room in Kentucky by big grooming display, with plenty of open space and careful mounting of each picture on art paper.



10. "Tone" came to Georgia classroom with a broad spread of textbook pictures, typed facsimiles, and samples of seasonal artistic typing, all neatly organized.

IV. Visual Display: The "Tone" Bulletin Board

WHEREAS the "project" bulletin-board display is, or always should be, linked closely to the current unit or topic of study and is ephemeral, the "tone" bulletin board is a more enduring display that is intended to provide "atmosphere" for the classroom.

The atmosphere may be seasonal (spring, Christmas, vacation time) or simply general businesslikeness (displays of pictures of new typewriters, a business-grooming display, etc.); but of course it must be directly associated with studies conducted in the room.

Because the tone display will be kept before students for as long as two or three weeks, it must be prepared with special pains:

- *Color* should be used generously.
- *Arrangement* must be uncluttered, with many wide open spaces.
- *Links*—ribbons, colored tape—must tie the illustrations together so that there is a coherent story told.
- *Illustrations* should be mounted on bright, colored art paper.
- *Craftsmanship* should be excellent, since the display reflects the stature

of the course and since the display will be visible long enough for alert eyes to note flaws. Although squads of students may actually design and help prepare tone displays, the work will need to be supervised closely.

■ Use of Tone Displays—

Tone displays are most commonly used in typing, shorthand, secretarial-, office-practice, and similar classes in which instruction is not primarily on a "recitation" basis.

The display serves not only to cheer the room itself but also to underscore deep, intrinsic goals of the course: the development of personal efficiency, good grooming, pleasing personality, and broad business understanding.

There are many occasions when tone displays are especially good, as—

- *At the outset* of the course.
- *At each change* of season.
- *Just after* school vacations.
- *At parental* visitation periods.
- *At course-selection time* (many a student has become a business major after noting a tone display in a room where he has had a study period).
- *At any time* that a clear change of effort, interest, topic, or general focus comes about in the classroom.

■ Things to Guard Against—

The most common flaw of the tone display is that too often it lives too long. A *rule*: No tone display "stays up" more than three weeks at most.

Another frequent flaw is lack of coherence—the display consists of just a desultory picture collection. A *rule*: Each tone display must tell a story, and the observer must "get somewhere" as he reads that story.

A third common flaw is that the display pattern is often repetitious. A *rule*: Each "story" must be completely different from its predecessor. Veer sharply from one theme to the next.

V. Visual Display: The "Special Goal" Display

THE SUREST MOTIVATION for fuller effort is recognition of achievement. Accordingly, there is an important place in business training for the "special goal" bulletin-board display. This is particularly true in the skill subjects of typing, shorthand, transcription, and machine calculation, in each of which growth can be measured on equivalent tests and charted on an orderly ladder of skill levels.

■ Long-Range Chartings—

Printed progress charts are available free from many sources—for machine calculation, the Monroe Calculating Machine Company; typing, the R. C. Allen Company; typing and shorthand, the Gregg Awards Department; and many others. The charts are known variously as Honor Rolls, Achievement Records, Class Progress Records, etc.

These charts provide space for listing students' names and indicating their progress. (Suggestion: If an entire class roster is listed, use numbers instead of names so that those boys and girls born with lesser ability will not be embarrassed.) The charts are neat, easy to use, and compact. Their use palls on students, however, unless the teacher makes new postings at periodic intervals (say, every Friday) with considerable fanfare. The charts may be used for a whole semester, even as long as a year.

■ Short-Range Chartings—

But, to spur effort and stir peak interest, nothing surpasses the special "homemade" honor-roll display that is used for one or two weeks of an intensive drive. There are as many different honor-roll forms as there are teachers' imaginations. Some examples:

- *The Christmas tree*, with speed levels for each spread of branches, on which the student hangs and advances an ornament bearing his name. The tree may be three dimensional [note Illustration 11] and the ornament most elaborate; or, the tree may simply be cut from green art paper, with the ornaments merely round "bulbs."

- *The Thanksgiving turkey*, with each honor student adding a feather to the turkey's wing or tail.

- *The Easter rabbit*, who carries a basket of eggs or flowers—the eggs or flowers bearing the names of the students who make the grade.

- *The commencement bundle*, with a "graduation scroll" added as each student makes the goal prescribed.

- *The awards display* in which awards certificates are mounted as they are earned. (Students retrieve their certificates at the end of the drive.)

- *The map* on which students' speeds are miles covered in their individual cut-out cars or airplanes.

Sometimes such honor rolls are suggested by students; more often the ideas are those of teachers, who make their own honor-roll displays.

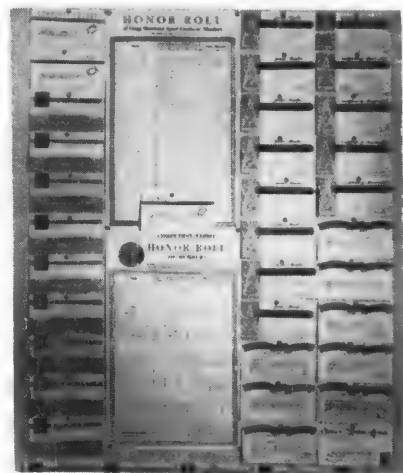
■ When to Use Such Aids—

"Drives" to "make the honor roll" are commonly conducted just prior to Thanksgiving, Christmas, and other school holidays, when vacationitis makes learners restless; and just prior to the issuance of report cards, when special effort is always needed.

But the teacher who "has a problem," whether it is in achieving shorthand speeds, getting accuracy in typewriting, or getting better proofreading in transcription, can quickly solve his problem simply by inventing a new honor roll, then and there, that rewards students who do what he wants them to do.



11. Typing speed, on a three-dimension tree.



12. Posting awards certificates makes every student want to win his certificate.

... And, in Summary

THE USE of visual display is a fundamental tool of every successful teacher; it is an *essential* tool of the person who would be a better-than-average business teacher.

There are many kinds of visual displays and a place for each. They "go together" in a package, or pattern.

■ The Montage—

The pictorial "montage" provides an overview, a summary. It is particularly appropriate for introducing or reviewing a unit or whole course. Because it permits the display of the work of many students, it is excellent, too, for use on parental visitation days.

■ The Poster—

A poster may be either a permanent teaching aid (enlarged invoice form, for example), in which instance it is

made carefully, of sturdy material; or a temporary learning aid (something used by a reporting committee, for example), in which case it is made quickly, used briefly, then discarded.

■ The Project Bulletin Board—

This is a display designed to reinforce learning in a particular topic. It is an interpretation by students of what they are currently learning.

■ The "Tone" Bulletin Board—

The most elaborate display is this one, which lends atmosphere to the classroom and puts thinly veiled stress on personal qualities and on the diversity of business practice.

■ The Special-Goal Display—

This is simply and frankly a teaching device to make students want to do what they ought to want to do.

Do Your Students Know Their Technical Vocabulary?

MILTON BRIGGS
Bookkeeping Editor

AT THIS TIME of the school year, bookkeeping students should have nearly completed acquisition of a new technical vocabulary—the language of bookkeeping. This eighth monthly contest, the last of the current school year, is designed to test your students' knowledge of the technical terms used in bookkeeping. These terms are the key words that unlock the door to understanding.

There are three parts to the contest problem: (1) Assignment A is for students who wish to earn a Junior Certificate of Achievement or pin, (2) Assignment B is for those who wish to earn a Senior Certificate or pin, and (3) Assignment C is for those who wish to earn a Superior Certificate or pin. Please read the rules carefully before you introduce the problem to your students. Permit them to work on the assignments as long as you wish, but do not help them. Insist on the *best* of penmanship and the importance of correct spelling.

■ The May Contest Problem—

• **Assignment A**, for a Junior Certificate of Achievement or pin. **Directions:** Study each of the definitions listed in the left-hand column. Opposite each, in the right-hand column, is a scrambled word that fits the definition. You are to unscramble the mixed-up letters to obtain the bookkeeping term defined. Then, on plain white or composition paper, list with pen and ink the correctly spelled words. Number them from 1 to 15.

1. Book or file in which accounts are keptgedler
2. Net worthporpietroprhis
3. Debtslibsietaili
4. Right-hand sidetidrec
5. Gaintifrop
6. Costs of doing businesssespenex

7. Things ownedsetsas
8. Receiptsmecoin
9. Left-hand sidetiebd
10. A book or form in which the original record of a transaction is recordedourjlan
11. A statement showing the financial condition of a businesslabcena tehes
12. Difference between debit and credit totalslabanec
13. People to whom a business sellssotucrebs
14. Goods on handrotynevin
15. People to whom a business owes moneyredctiors
- **Assignment B**, for a Senior Certificate of Achievement or pin. Follow the directions for Assignment A; then add to your list terms 16 through 30 inclusive.
16. The length of time between preparation of financial statementslascif ridoep
17. Amounts owing to proprietor from customerscacoutsns cerveielab
18. Assets of a permanent nature used in the operation of a businesspiquetenm
19. Written promise to pay money at a future timeisysmopr tone
20. Amounts owing to creditors of proprietornutsocac yapbela

21. Money paid for the use of moneysettinre
22. An estimate of expenditures for a future period of timegetdub
23. The process of examining and verifying bookkeeping recordstindigua
24. Sum of money lent at interestlapincrip
25. Process of transferring entries from journal to ledgersingtop
26. Owners of a corporationsredlohkcst
27. Business form prepared by a seller listing quantities and prices of merchandise soldiceoniv
28. The net result when expenses are greater than incomesols
29. Reports that support or explain figures shown in balance sheetdeelsuch
30. Units of equal value into which the capital stock is divided in a corporationharses

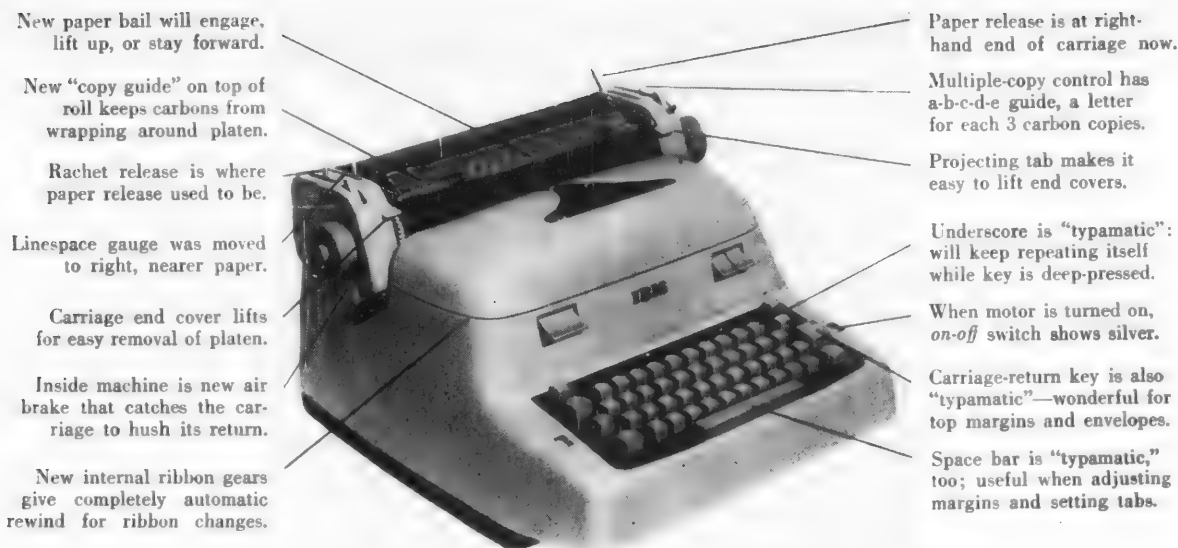
• **Assignment C**, for a Superior Certificate of Achievement or pin. **Directions:** In the following paragraph there are thirty-two account titles. On a sheet of plain white or composition paper, 8½ by 11, prepare a chart of accounts including all these account titles. Show six main headings in this order: Assets, Liabilities, Proprietorship, Income, Costs of Merchandise, and Expenses. Have the first three on the left half of your paper, and the last three on the right half. Use pen and ink and your best penmanship.

Buildings, Notes Payable, Cash, Sales, Store Equipment, Accounts Payable, Taxes, Capital, Store Supplies, Rent Expense, Depreciation of Buildings, Expired Insurance, Store Supplies Used, Delivery Equipment, Discount on Sales, Notes Receivable, Office Supplies Used, Office Supplies, Interest Income, Drawing, Mortgage Payable, Office Equipment, Merchandise Inventory,

(Continued on page 34)

SPECIAL ANNOUNCEMENT

Beginning in September, the bookkeeping awards problems will be published in *Business Teacher* magazine in order that they may be made available to every bookkeeping teacher in the United States and Canada. BEW will introduce a new special feature in September: publication each month of a complete, ready-to-mimeograph objective test on some aspect of bookkeeping—a feature that, the editors believe, will be of even greater interest and appeal than the awards problems have been.



There's a New IBM

It has self-repeating space-bar, underscore, and carriage-return keys. And—*mirabile dictu!*—its carriage slam is almost silent.

FOR 21 years the International Business Machines Corporation has been designing and making electric typewriters. The IBM engineers have had four objectives: to increase production, to save energy, to make typed material look better, and to make the typewriter handsome.

On March 1, IBM released a new-model machine (no special name; it's simply "the new IBM") that reflects the company's research and that must give as much satisfaction to its engineers as their product will to the typists and teachers who are privileged to have use of the machine.

■ At First Glance—

The new IBM looks much like the old one: it has the same sleek, rounded-shoulders look. The keyboard is low and almost level, as before, and is arranged precisely as it has been, with the same controls in the familiar places. But you notice differences when you sit down to the machine.

• *Some changes are casual*, just refinements. The machine comes in seven color combinations with alluring

names: Larkspur Blue, Midnight Blue, Woodland Green, Cascade Green, Tropic Tan, Opal Gray, and the "standard," (most likely to be seen) Dove and Charcoal Gray. The tones are soft; the machine is completely nonglare.

The off-on switch reads off as before; but when it is in the on position, a bright silver panel (instead of the word on) shows as plainly through the window above the lever that a person standing clear across a room can tell that the motor is on.

• *Some changes are more important.* As you look at the carriage, you note that the paper release has been moved from the left- to the right-hand end of the carriage (your teacher instinct is gratified—IBM was the lone machine to have the lever at the left).

Shifting that lever has permitted other changes at the ends of the carriage. On the left, the ratchet release has been moved back and outside (it was prominently in front, beside the carriage release, in the spot usually occupied by the linespace gauge on manual typewriters). This leaves the carriage-release lever completely unobstructed, easier to operate.

On the right, one additional touch: the multiple-carbon control (the lever you push back when you want to make room for extra-thick carbon packs) has a new scale. The old one read 1-2-3-4-5;

the new one reads A-B-C-D-E, and it will now be much easier for operators to remember that *each* notch is for *three* additional carbons.

At each end, a small projecting tab invites your finger; you lift the tab and discover that the end cover plates rise quickly and easily, so that one quick movement frees the platen for removal, whether for switching platens or for cleaning the platen and paper-feed rolls. When you try lifting the platen itself, it comes straight out without wiggling; and you can lay it right back in without having to fight the paper-feed rolls or paper pan.

■ The Brand-New "Copy Guide"—

As you start to insert paper, you feel a big flush of excitement. Something new has been added: it is the "copy guide," and it looks like a smooth, metal ruler laid across the top of the cylinder. The paper goes behind the roll just as though the copy guide were not there; and when the paper comes around the cylinder, it comes out on top of the copy guide. The guide is hinged at the ends and *can* be raised (as a paper bail can be raised), although you'll rarely do so.

In true ruler style, the copy guide has scale markings—by the inch and by the space. It simplifies aligning the paper guide, centering paper in the carriage, finding the middle of any area of paper, locating the margins, and many other operations.

• *Better still*, the copy guide provides a *flat* surface on which to erase. No more holes with erasures.

• *But the copy guide's basic purpose* is to meet a problem as old as the typewriter itself: to keep carbon copies, magnetized with static electricity (particularly on cool, crisp days) or made limp by humidity in the air, from wrapping themselves around the cylinder. And it really solves the problem!

■ The "Typamatic" Repeating Keys—

For a long time it has been possible on any electric typewriter to attach a "repeating cam" to any key, so that the key would repeat itself, without restroking, so long as the key is held down firmly. Attaching such a cam has one hazard: a typist with a heavy hand can easily get repetitions when he does not want them.

The new IBM comes with three built-in self-repeating keys (IBM combined the words *type* and *automatic* to coin a new name for them, "typamatic" keys) as *standard* equipment: the space bar, the underscore, and the carriage-return key.

Some other makes of machines have such repeating keys, too; but IBM has gone a step further: to keep the typist from unwanted repetitions, each typamatic key has two depths—the first, a normal depth for normal single stroking; the second, an extra depth so that more pressure must consciously be exerted in order to make the key repeat.

• *The typamatic underscore*, obviously fine for continuous underscoring, may be the most useful automatic key. (Aside: its usefulness will support the growing popularity of "solid" underscoring—that is, not breaking the line between words.)

• *The typamatic carriage return* has intriguing possibilities. True, there is little need to return the carriage itself more than once; but the same action makes the cylinder turn, so that the machine "pumps" the paper rapidly, a wonderfully helpful aid to inserting paper, dropping for top margins, leaving blank lines in letters below the date and complimentary closing, providing extra blank lines between paragraphs, etc. The repeat carriage return turns chain feeding of envelopes into child's play.

• *The typamatic space bar* is of more help than one would at first think. It is fine for scooting across the page to set tab stops before starting a table, getting to the center of a column or page, and, particularly, for resetting margins to the right—the typist need only "hook on" to the margin stop and then hold down the space bar.

■ But, Perhaps, Best of All—

The first time you return the carriage on the new IBM, you will hardly believe your ears: no wham or slam at all; just a hushed "choof" sound, and almost no desk vibration.

Know how a pneumatic doorstop works? It catches the door just before it slams, then eases it shut. The new IBM has a somewhat similar "air brake" inside the machine; it catches the returning carriage three or four spaces before it would reach the margin block, then eases the carriage to the margin. The slow-down action of the carriage is almost imperceptible; you must watch closely to detect it. The typist does not have to "wait" any more than before.

No more *wham*. No more heavy banging. Just "choof."

■ You'll Want to See It and Try It Out—

IBM has taken a fine typewriter and made incredible improvements on it. Most attention has been given, as this review indicates, to the carriage—to its levers, cover plates, automatic action, pneumatic hushing. The carriage has been strengthened, stiffened, to give it even longer life and an even more perfect alignment of the typewritten characters. All the changes have been incorporated in both the standard and executive (proportional spacing) models.

It is not often that engineers and designers can fulfill so many objectives at one time—production, saving of energy, improved typescript, added attractiveness—but IBM has come through on all scores. The new machine is worth hurrying to see and to use.—Alan C. Lloyd, Editor

Here's the Third of the "Mailable Transcript" Tests

FLORENCE ELAINE ULRICH

Director, Gregg Awards Service
330 West 42nd Street, New York 36

ON THE FACING PAGE is the third and final transcription test for this year. How many of *your* students will earn their awards this month?

If you have been using the tests, you doubtless have suggestions or comments to make about them. Miss Martha Sandness, of South Kitsap High School (Port Orchard, Washington), gave us a suggestion that we are putting into effect this month: "I like the tests and believe your requirements are clear, but I wonder whether the students should not be asked to make a carbon copy of each letter. We always require carbon copies in our transcription classes; so, why not require carbons in the test?"

We think it's a good suggestion. So, *this month have your students make a carbon copy of each letter, and submit both the carbons and originals in applying for awards.*

Do you think this requirement is a good idea, from *your* point of view? It may slow down transcription speed a little, but it is excellent practice—and practical. We had purposely avoided requiring anything that would obstruct the basic purpose of this test—to make students *transcription speed* conscious. Would you like us to intersperse among the "regular" tests (like the one on the next page) some office-style production tests that include making carbon copies, envelopes, and so on?

It is still too early for us to have heard from all of you; but we do hope you will send us your reactions.

■ This Month's Test—

As in last month's test, there are three letters this time. The students may use plain paper and follow any letter style they wish. They are to make carbon copies. The table here shows the awards your students may win on this test:

Award to be Won	Minimum Rate	Maximum Time*
Inscribed Transcription Certificate	15 wam	36 min.
Junior O.B.E. Pin	20 wam	28 min.
Inscribed Transcription Certificate and/or Senior O.B.E. Pin	25 wam	23 min.
Inscribed Transcription Certificate and/or Superior O.B.E. Pin	30 wam	20 min.

* Based on dictation count of 500 words and allowing 3 minutes for typing dates, inside addresses, dictator's identification, and appropriate initial and enclosure notations.

Give the test to your students. Check the exact number of minutes it takes each student to make his transcripts. If they are mailable, have typed on each paper the student's name, school address, time required for transcribing, and the award for which application is made.

Send the letters—both originals *and* carbons to me. If there are several applications, list in your covering letter the names and speeds of the students, to facilitate our preparation of the awards. Include with the letters the regular fees (certificates, 10 cents; pins, 75 cents)—and any comments you'd like to make about this new testing program.

MAILABLE TRANSCRIPT SPEED TEST No. 3

THE TEACHER SAYS: Here is another special test, like the one we had last month, in which you are to see how rapidly you can make mailable transcripts of the letters I shall dictate to you. There are three letters, an exchange of correspondence between (writes on board):

Mr. Richard A. Brown
6900 Park Avenue
Guttenberg,
New Jersey

Mr. Martin Anderson
Customer Service Agent
Trailside Tours, Inc.
270 Madison Avenue
New York 16, New York

Mr. Anderson is hoping to persuade Mr. Brown to take a special bus trip, known as a "Trailside Tour," for his vacation. Here is Letter 1. It has 270 words in it; so, it is a "long" letter. I shall dictate at 80 words a minute. Ready?

LETTER NO. 1

(Counted in quarter minutes for 80 w a m)

Dear Mr. Brown: A vacation should be a refreshing experience. Too often, however, it does not turn / out that way. For example, the seashore is a wonderful place for a vacation when the weather is fine; but / have you ever spent a rainy week end in a small hotel at the seashore with nothing to do but look out the / window?

We have planned a new kind of vacation that you will find interesting and delightful, rain or shine. It (1) is a luxury tour in one of our buses. We make every arrangement, so you will have nothing to do / but enjoy yourself.

There are many different trips. For example, there is our New York State trip. You start from New / York City and travel along the beautiful Hudson River to Albany, then across the state to Niagara / Falls. You return to New York City one week after your departure.

The scenery along the way is (2) wonderful. There are fine places where you stop for lunch, and a good dinner and a comfortable room await you / at the end of each day. The bus does not hurry. It stops now and then to take in the special sights. Have you ever / watched a canal boat go through locks like the ones on the Erie Canal? There are ten such special treats in our New York / State trip.

This trip is just one example; we have many others. The costs are very low, averaging only (3) \$10 a day. Does that surprise you? If you are interested in a Trailside Tour this summer, write for the / details. I hope to hear from you soon. Yours very truly, (270 words) (Time: 3' 22").

THE TEACHER SAYS: Now, as you will notice Mr. Brown replies that he is interested in the bus tour, but he is concerned because he has heard that bus trips are not very comfortable. This is what he

says to Mr. Anderson. This letter is short—just 80 words in it. I shall dictate it to you at 100 words a minute. Ready?

LETTER NO. 2

(Counted in quarter minutes for 100 w a m)

Dear Mr. Anderson: The Trailside Tour through New York State, which you mentioned in your letter to me, interests me greatly. I do not have much / money to spend on a vacation, but I have wanted to travel.

The trip you proposed does appeal to me. However, I understand that / travel by bus can be quite uncomfortable. I should not like to be crowded into a back seat for a whole week with no room to stretch!

Please / tell me more. Cordially yours, (80 words) (Time: 50").

THE TEACHER SAYS: Now, in this, the final letter, Mr. Anderson assures Mr. Brown that Trailside buses are the very picture of comfort and urges him to make a reservation. This letter contains 150 words. I shall dictate it to you at 100 words a minute. Ready?

LETTER NO. 3

(Counted in quarter minutes for 100 w a m)

Dear Mr. Brown: I am glad you brought up the matter of comfort, because I forgot to tell you about the new buses that we use for Trailside / Tours. The booklet enclosed shows you how luxurious they are. And you will have plenty of leg room, for we put only 30 seats in each / bus instead of the 41 you find in most buses.

These new coaches ride so smoothly that you seem almost to float along the highway. An / assurance of complete comfort is the fact that our buses do not hurry, which means that there is no swaying. Most of our trips, I should add, are (1) on fine four-lane highways.

Yes, Mr. Brown, you will find that a Trailside Tour is planned for maximum comfort, just as it is planned for maximum / interest. I hope that you will return the enclosed application blank soon, so that I can arrange your reservations. Yours very truly, / (150 words) (Time: 1' 30").

THE TEACHER SAYS: When I give you the go signal, begin at once to transcribe the three letters. Remember these instructions: You may use any letter style that you wish, but of course the two letters from Mr. Anderson should both be arranged in the same way. You may use any signature arrangement you wish, too. You are to make one carbon copy of each letter. As soon as you have made mailable transcripts of all three letters, raise your hand; I must time you exactly. Ready? . . . start! (Notes time.)

AWARDS APPLICATIONS BASED ON THIS TEST MUST BE POSTMARKED NOT LATER THAN MIDNIGHT, JUNE 20, 1954.

MORE TYPING DRILLS

... for Number Control

Second of a series of number-drill lessons you can duplicate as shown and use in your typing classes

MARY E. CONNELLY

Boston University
Boston, Massachusetts

MY STUDENTS did not like to type numbers any more than most students do. Understandable: no one likes to do what he does poorly. Unforgivable: I should have stepped in and "done something" about it sooner than I did. But that was before we found the delightful "we 23" finger-cue drills in our new textbook. In contrast with typing random numbers, the use of these special drills was most intriguing both to me and to my students; and we embarked on a project of developing related drills and using them for at least five minutes a day.

■ We Really Got Somewhere—

The writer said here last month that it was reasonable for students to aim for typing numerals as rapidly for a minute as they type words for five minutes. The following table, representative of our typical class achievement, shows how five students scored on number-writing timings after just one month of using a variety of finger-cue drills for five minutes a day:

Item	Student				
	A	B	C	D	E
5-Min. wam rate on straight copy	48	51	54	55	61
1-Min. rate on numbers—					
a. Of 2 digits each . . .	51	52	53	53	61
b. Of 3 digits each . . .	49	51	53	53	60
c. Of 4 digits each . . .	47	51	51	52	60
1-Min. rate on sentences containing numbers—					
a. Of 2 digits each . . .	49	55	54	56	60
b. Of 3 digits each . . .	48	52	54	55	60
c. Of 4 digits each . . .	47	50	53	55	59

All these scores are figured on the "five strokes equal one word" basis, and the scores are "CWPM's," in which a five-stroke penalty is deducted for each error.

■ How We Made the Drills—

The use of "we 23" finger-cue drills is not the whole story, nor the basic consideration in developing positive number control; but, at least in our classroom, they have served as a focus of effort and exploration, providing us

both with motivation and whole sets of new materials. Much of our success, clearly, stems from the fact that our students became interested in creating finger-cue drills and thereby became interested in typing numbers.

Finger-cue drills are ones in which a paired word and number are typed with the same fingers, moving in the same direction, in the same sequence. They are called "we 23" drills because the combination of *we* and 23 is the first one seen and thought of when constructing such drills.

The words are composed from the letters on the third row of the keyboard immediately under the numeral keys. It is possible, of course, to use other letters—from the home row or bottom row—but these do not provide the same "sense of direction" as do the letters on the third row; besides, the number of words that can be created on the third row is much greater than any single class would ever need.

Once the "system" was explained to our students, they developed many variations of the basic pattern; as:

- *Rhythm lines*, composed of units of the same length, like Drill 2 on the facing page.

- *One-handed drills*, composed of units typed entirely on one hand, like Drill 3 on the facing page.

- *Intensive drills* on particular digits, like the rhythm-line Drill 4 that was presented here last month and the "number family" or "pyramids" shown in Drill 5 on the facing page.

- *Sentences* in which the *word* and related *number* appear close but not immediately together—sentences like the ones in Drill 4's Test.

- *Sentences* that are written entirely from the third row of the keyboard and that are typed immediately *under* the numerals to which they are the cue

(an example of this kind of drill will appear here next month).

Once the spark had taken flame, the students vied in the creation of new drill patterns; each contributed his best, and we duplicated them for the use of everyone. (You will find that your students, too, will respond to your hint after they have found that typing this month's drills can really be pleasant.)

■ Using This Month's Drills—

The drills (they are arranged as a guide you can follow exactly in making duplicates for use in your class) may be used in a routine very similar to the one described here last month:

- *Warm up* on Drill 1.
- *Smooth the writing*, seeking to eliminate hesitancy, on Drill 2.
- *Try Drill 3* briefly, for interest
- *Take a one-minute timing* on the Analysis Test; analyze poorest controls.
- *Practice* whichever Intensive Practice drills will overcome the weaknesses uncovered by the analysis.

- *Seesaw* between one-minute writings on the Test and improvement practice on Drill 5 materials, zestfully reporting all gains.

■ Some Variations to Try—

1. After students have practiced a line, let them type *just the numbers* in it for 12 seconds (in which each stroke represents a word a minute), to see whether they can equal on straight numbers the speed they achieved on half- or one-minute timings on whole lines.

2. Dictate one word; have the students type it and the number correlated with it repeatedly (or, later, just the number) until you call the next word.

3. Use any line for "call the throw" drills, 12 seconds in each effort.

4. Instead of devoting half an hour or more to consecutive, all-out practice, divide the material into a daily "spoonful"—say, the warmup lines, one line of rhythmic writing, one line of the Test, and two lines of Drill 5 each day. It takes about five minutes, altogether. Even if you do use the entire set of drills in one period, use "spoonfuls" as a follow-up.

NUMBER CONTROL DRILLS (2)

1 WARMUP RHYTHM DRILLS

aa;;ssllddkkffjjgghhffjjddkkssllaa;;ssllddkkffjjgghhffjjddkkssllaa;;ss
 1909876 d32345 1909876 d32345 1909876 d32345 1909876 d32345 1909876 d3

2. RHYTHMIC NUMBER WRITING

WORDS:

we 23 up 70 or 94 it 85 re 43 ye 63 to 59 pi 08 it 85 et 35 or 94 we 23 14
 wet 235 top 590 per 034 rye 463 two 529 out 975 tie 583 pit 085 toy 596 14
 weep 2330 pout 0975 tire 5843 true 5473 were 2343 your 6974 prow 0492 14

3. RIGHT- AND LEFT-HAND NUMBERS

WORDS:

wee 233 pop 090 wet 235 you 697 ewe 323 pup 070 tee 533 pip 080 ret 435 14

4, 6. ANALYSIS TEST SENTENCES

WORDS:

We have 23 prizes. Turn to page 59. It has 85 books. The heat went 14
up to 70 degrees. Our firm has 974 workers. The ore was carried 943 28
 miles. He will try for 546 more. The toy was in box 596, which they 42
 found on top of 590. The tot had 595 pennies. Too many wanted Style 56
 No. 599. We owe you 923 pens. We pushed your truck 6974 more yards. 70

: : : : : : : : : : : : :
 — 1 2 3 4 5 6 7 8 9 10 11 12 13 14

5. INTENSIVE PRACTICE

WORDS:

0 p pi 08 pip 080 pipe 0803 piper 08034 poppy 09006 puppy 07006 up 70 14
 9 o or 94 ore 943 root 4995 rooty 49956 rooter 499534 too 599 woo 299 14
 8 i it 85 wit 285 writ 2485 write 24853 trite 54853 trip 5480 tri 548 14
 7 u up 70 pup 070 pure 0743 putty 07556 outer 97534 true 5473 you 697 14
 6 y ye 63 yet 635 type 5603 worry 29446 yipee 68033 wiry 2846 pry 046 14
 5 t to 59 tot 595 trot 5495 witty 28556 pretty 043556 top 590 pot 095 14
 4 r re 43 rep 430 purr 0744 error 34494 terror 534494 ere 343 err 344 14
 3 e et 35 wee 233 weep 2330 weepy 23306 teepee 533033 eye 363 rye 463 14
 2 w we 23 wey 236 wore 2943 tower 59234 writer 248534 wry 246 tow 592 14

Only on new Smith-Corona "88":

1 q qu 17 qui 178 quit 1785 quite 17853 quiet 17835 quip 1780 req 431 14
 : : : : : : : : : : : :
 — 1 2 3 4 5 6 7 8 9 10 11 12 13 14

Individual Differences

(Continued from page 16)

struction. Dictation with specialized vocabularies is given from recordings or by students working in groups. Special procedures, as in a legal office, for example, are obtained from special reference reading, from interviews with secretaries in the particular kind of office, from office visits, from talking with employers. To avoid constant repeat visits to the same persons, term after term, our students compile, organize, and document the information, and leave it as a heritage for their successors. "Regular" secretarial classes can include, in a less detailed manner, similar intensive study.)

Reference material for your class "specialist" is becoming more and more abundant, thanks to the appearance of more books for specialized secretaryship and thanks especially to the two series of articles ("Secretary to . . ." and "What It's Like to Be a . . . Secretary") that have been featured in the past and current years' issues of *Today's Secretary* magazine.

Specialization does not exist solely at the secretarial desk. It exists equally at clerical desks—there are duplicating-machine operators, file clerks, mail clerks, order clerks, billing clerks, calculating-machine operators, switchboard operators, receptionists, and so on; thus, there is opportunity for specialization in the office-practice course, just as there is in the secretarial-practice course. It is not difficult to "build up" these jobs so that students can take pride in being the class specialist in them. Jobs in these specializations pay fairly well, provide opportunity for advancement, and—with proper orientation by teachers and by office managers—enjoy no inconsiderable prestige. Stressing the importance to a business of the file clerk, for example, gives prestige to his job and helps the employee recognize the importance of this job to his organization. Stressing the disadvantage of poor records, of poor receptioning, of poor telephoning, of slow machine operation, and so on, enables one easily to enhance the importance of clerical work and workers.

■ 6. Student Work Kits—

By all means, have each student prepare a "work kit." Into it go clippings, notes, reference data, etc. that will help the student when he becomes a real office worker. Not all work kits will be identical, because different students will have different needs, abilities, and interests. A good work kit for a particular student will contain specific helps for him, including, for example:

1. Words he is apt to misspell.
2. Meaning of new words he meets during the course.

3. Rules (with examples) for solving certain kinds of mathematical problems, such as percentages, reciprocals, etc.
4. Clothing guides for office wear.
5. Plans for organizing his type of desk.
6. Punctuation pointers he needs.
7. Review of grammatical situations that occasion him most difficulty.
8. List of prominent local firms. A good work kit can be a genuine aid in his first office job; and he should be encouraged to add, as soon as he is on the job, such things as:
9. A *Who's Who* of the firm.
10. Telephone numbers and addresses of other business offices with which there is frequent communication.
11. List of internal extension numbers used most frequently.
12. Illustrations of the letter styles, forms, stationery, etc., of the office.
13. Summary of rules and regulations about the office—the paid holidays, for example; absentee regulations, etc.
14. Job tips.

■ 7. Class Standards—

A common, and practical, method of meeting individual needs is to have class activities expressed in terms of minimum requirements and bonus "extras." Despite our concern with helping every student, neither he nor we dare overlook the plain fact that there are minimum job requirements.

So, there should be expressed minimum requirements for machine skill, for typewriting skill and production experience, for shorthand, for transcription, for knowledge of office procedure. There should be a minimum number of practical assignments to be completed by all students; if the first attempt is not satisfactory, another attempt may be permitted—but until a student meets the minimum, he is not entitled to course credit.

There are possible compromises, of course; but each student must meet the minimum, at least in a particular area—if not in shorthand, then perhaps in

typewriting; if not in typewriting, then perhaps in one of the other processes. That way, one can maintain standards yet provide for individual differences.

Workbooks for secretarial-practice courses normally provide something like 150 assignments. Thus, 50 might be prescribed as the minimum; and all students must be required to complete them. The 100 other assignments may be left for supplementary, remedial, or extra-credit work.

It is rarely possible to outline the exact D-C-B-A requirements of the course the first time it is offered; but, with repetition of the program and with experience, many teachers have found it possible to block out the general requirements of the course and then to stick fairly close to them.

■ 8. Individual Teaching—

Much of the work in a secretarial-practice course is of an individualized type. Job interviews, telephone conversations, serving as receptionist, making appointments, getting information from reference books—these and many other activities illustrate situations in which the learner performs as an individual.

Each of these can be a teacher-and-student situation (example: the teacher "interviews" the student for a job), or a student-and-student situation (in which, to parallel the preceding example, each student takes his turn as applicant and interviewer). Moreover, each activity of this kind may be done privately or before the class.

The wise teacher will find many opportunities to work with individual students. This is particularly true when some or all the students are participating in on-the-job training, in which instance the teacher must ascertain from the employer the employee's specific weaknesses and then help the student conquer them—which calls for considerable individual "coaching."

■ In Summary—

The foregoing "methods" are special ones, uniquely desirable for the course in secretarial practice.

But there are many other techniques for determining and providing for individual differences that may be used in secretarial practice just as they are commonly used in other studies, as:

1. Examination of marks and scores
2. Interest inventories
3. Case-study records
4. Extracurricular activities
5. Work experience
6. Personal interviews
7. Aptitude tests
8. Home-background inventory
9. Guidance techniques
10. Special lesson plans

In brief, the secretarial-practice teacher has an almost unlimited number of methods and opportunities for adapting instruction to the needs of his individual students.

ELECTRIFYING?

Thinking about getting electric typewriters? Wondering about them? Then don't miss "What We Now Know about Electrics" in next month's BEW. It's by Dr. Fred Winger, who brings you up to date on all the researches and all the articles that have been written on the subject. An extra copy to show your administrator will cost 35 cents.

Small-Loan Business

(Continued from page 10)

of their needs, are in a weak bargaining position as well as being least able to obtain legal remedies when they are injured by creditors.

It is characteristic of the small-loan business that many borrowers find that they need additional cash before their contract payments are completed. The all-inclusive monthly rate of charge, computed on unpaid balances, protects these borrowers, since they pay interest only for the actual amount of money owed and for the period of time that the money is in their possession. Any system involving discounts, fees, minimum charges, or extra charges of any kind—since these are usually applied to the face of the contract—would inevitably result in higher rates, because these charges would be assessed again if and when loans were refinanced. These have been the devices used by loan sharks throughout the ages and continue to this day in the states without effective small-loan laws.

■ Tie-In Sales of Insurance—

In recent years, considerable pressure has developed in some places to permit a breach in the all-inclusive rate principle through the use of a tie-in sale of insurance. Recent wartime experience demonstrated to all of us that the tie-in sale is the favorite method of defeating price control. It has historically been one of the favorite devices of the loan shark who used it to foist pipes, inkwells, blankets, jewelry, trinkets, merchandise coupon books, brokerage services, and other articles upon borrowers.

Attempts to continue this practice still occur. In 1953, the Michigan Supreme Court, in upholding the conviction of an unlicensed lender in Muskegon, stated that the lender's requirement that borrowers purchase vitamin pills at \$10 a bottle constituted a subterfuge to evade the law.

The favorite tie-in device with the loan-shark states in recent years has been to require borrowers to furnish certain types of insurance, usually life or health-and-accident insurance. Critics of the practice have no quarrel with credit insurance as such. Everyone agrees that insurance is a fine service. Yet the application of credit insurance by small-loan companies has proved of slight value to borrowers in Texas, North Carolina, Arkansas, New Mexico, and other states in which small-loan laws do not exist or in which administration is lax.

State officials in Texas have testified that, in a recent year, Texas borrowers who purchased credit insurance from lending agencies got back only seven cents on every dollar they put into in-

Quoting Doctor Gregg

LOUIS A. LESLIE

Author, *Methods of Teaching Shorthand*

WE LEARNED that once or twice a week she took a suitcase filled with notebooks home with her, even after night school, and sometimes stayed up until two or three o'clock in the morning correcting them in red ink. We remonstrated with her without avail. It was about this time that we gave a talk to teachers about the folly of "committing suicide by the red-ink route."



Louis A. Leslie

Miss Dixon knew very well that we had her in mind, but she merely smiled and continued using up bottles of red ink. She insisted that it was absolutely necessary to the success of her students. When we argued that such work entailed a severe drain on her physical strength which, if continued, would inevitably result in poorer work in the classroom, she smiled and said, "No, Mr. Gregg, you know that I love to do it and anything we love to do does not tire us." [1941]

As much as possible of the actual writing should be done from dictation, or from copying well-written shorthand. [1917]

One of Doctor Gregg's favorite expressions was "committing suicide by the red-ink route." Time and time again this writer has heard him talk on this topic before groups of teachers. At first glance, it might seem to be the result of his well-known concern for teachers' welfare. In the quotation, he mentions that he "argued that such work involved a severe drain on her physical strength." It is true that the constant attempt to commit suicide by the red-ink route will certainly undermine a teacher's sunny disposition, if not his health. A good shorthand teacher must have a bountiful supply of vitality from which the learners may draw and must have a sunny disposition. Therefore, anything that preserves the teacher's health and happiness should result in better teaching—or, at least, make possible better teaching.

There are, however, serious pedagogic reasons why the teacher should not waste time, strength, and red ink correcting the learner's shorthand notes.

■ Too Much Paper Marking Can Retard Progress—

As has been mentioned many times in this column, the writer believes that conscious attention to the details of writing shorthand, whether of penmanship or of theory, is harmful. The red ink brings us face to face with a dilemma. Either students ignore the markings (which is what usually happens) or they pay attention to them; and to the extent that they pay attention, this writer believes, they hamper themselves in the development of their shorthand skill. Neither outcome is a good one.

There are two types of red-ink comments used by shorthand teachers—comments on penmanship, or form, of the outlines; and comments on the theoretical accuracy, or conformity to the textbook, of the outlines. In my opinion, calling either type of comment to the conscious attention of the learner is in the highest degree harmful if they pay attention to the comments—but fortunately they seldom do.

The penmanship comments are likely to be directed to such points as uniformity of slant or curvature of the outlines. Gregg shorthand was purposely devised to negate the importance of slant. It was purposely devised to render attention to the curvature unnecessary, although as the learner begins to write more rapidly, his hand will automatically begin to give the curves their distinctive elliptical shape merely because that is the natural shape of these curves when written naturally and rapidly.

Similarly with shorthand theory. There is almost no theory error that the learner will normally make that will have any effect on legibility if he uses the correct letters of the alphabet. The real error consists of *hesitating*, to try to remember exactly how the word was written in the book or what rule would enable the learner to build an outline exactly right.

Are we, then, to permit the learner to write anything that pops into his head? No, but his learning can easily be directed to bring about the results desired by seeing that, as Dr. Gregg said, "As much as possible of the actual writing should be done from dictation, or from copying well-written outlines."

Distributive Education

SAMUEL W. CAPLAN

Temple University
Philadelphia, Pennsylvania

THE MCGRAW-HILL BOOK COMPANY has made available a fine new series of filmstrips based on and closely correlated with the text *Personnel Management*, by Scott, Clothier, and Spriegel. The five films are "Supervisory Conferences," "Job Evaluation and Merit Rating," "Grievance Hearing," "Employment Interview," and "Communications." Also available is a series of four motion pictures and four follow-up filmstrips correlated with Russell and Beach's *A Textbook of Salesmanship*. They emphasize four vitally important areas of the selling operation—Prospecting, Preapproach, Approach, and Making That Sale.

In preparation is a series of six filmstrips called "Supervisory Problems" that is correlated with the Lawshe text, *Psychology of Industrial Relations*. This will be a sound-filmstrip series, the titles of which are "Case of Ben's Problem Workers," "Case of the Absent Clerk," "Case of the Quick Turnover," "Case of Tim's Three Choices," "Case of the Reddened Eyes," and "Case of the Reluctant Electrician."

For information regarding any of these films and filmstrips, write to Mrs. Phyllis C. Braun, Text-Film Department, McGraw-Hill Book Company, Inc., 330 West 42nd Street, New York 36, New York.

■ Free Materials—

- *Retail Hi-Points* is a fine newsletter that presents up-to-the-minute facts about merchandising, sales training, store management, and control. It traces trends, tips, and new ideas. The service is free to merchants and teachers of Distributive Education and retail selling. Write to Harold L. Burdick, head of Retail Business Management Division, Mohawk Valley Technical Institute, Utica, New York.

- *The Pepperell News Sheet* is an excellent newspaper that contains worthwhile sales training tips and news about the latest developments in retailing. From time to time, important inserts are included. Two recent outstanding articles are "Department Stores on Uneasy Street," by Malcolm P. McNair, and "Your Customer's Store," by B. Earl Puckett. To obtain reprints of these two articles and to have your name added to the mailing list for *The Pepperell News Sheet*, write to Miss G. A. Erskine, Manager, Trade Service Bureau, Pepperell Manufacturing Company, 160 State Street, Boston 2, Massachusetts.

■ Textbooks—

- *The advertising problems of the small retailer* have been largely neglected. Little material designed specifically for the small retailer has previously been written—the emphasis has been on bigness. Yet, there are thousands of small retailers who need all the help they can get in working out their advertising and merchandising problems. The need for such help is reflected in the high mortality rates among small retail businesses. *Retail Advertising for the Small Store*, by Philip Ward Burton (Prentice-Hall, Inc., New York: 1951), is intended for the student who plans to enter the retail business, or for the student who wishes to learn something about this important and neglected segment of American industry.

- *Fundamentals of Selling*, by R. G. Walters and J. W. Wingate (South-Western Publishing Company, 1953), is the sixth edition of a book widely accepted as the introductory course of a series in distributive education. All figures, illustrations, tables, and examples have been brought up to date. New material has been added on salesmanship and successful selling.

■ Free Booklet—

- *Behind the Seams*, by Hart, Schaffner & Marx, is one of the most informative booklets we have yet examined. This brochure pictures and describes the making of a man's fine suit—from the raw materials to the finished product. For your copy, write to E. G. Circuit, Director of Advertising, Hart, Schaffner & Marx, 36 South Franklin Street, Chicago 6, Illinois.



Samuel W. Caplan

insurance. Claims paid totaled \$753,744 in a year, whereas premium payments amounted to \$10,695,712. Commissions paid to lenders and profits to the insurance companies (frequently under the same ownership or control as the lender) accounted for practically all the difference.

In North Carolina, studies of the state banking supervisor revealed that commissions paid to lenders averaged 80 per cent or more of the premiums collected from borrowers.

In New Mexico, on a \$100 loan, a lender was found to have charged \$39 for insurance. Another lender sold a policy for \$23.50 to a borrower who needed \$60. These charges were in addition to the regular interest rates permitted by state law. After these exposures, a formula was devised to regulate the premiums charged by lenders who sold credit insurance. A \$4.50 premium could be charged on a \$100 loan to be paid off in six months or less. On a \$60 loan for less than six months, the insurance premium would be \$2.70. But, even under this revision of rates, the charge to the borrower would be at a rate of over 15 per cent a year. And this is in addition to the rate of interest permitted by statute.

In Arkansas a borrower who "thought she had to take the insurance to get the loan" later became very unhappy with her bargain, and the case eventually reached the Arkansas Supreme Court. The lender admitted the retention of 50 per cent of all premiums received on life-insurance policies and 35 per cent of all premiums on health-and-accident policies. In ruling that the charges were usurious and unauthorized under the Constitution, the Supreme Court said, "She was required to purchase both life and health policies, which she did not want, or need, and which she could ill afford to purchase."

The so-called "anti-coercion" laws, which prohibit lenders from requiring borrowers to buy insurance from designated insurance companies, have done little to help the situation. As just indicated, the feeling persists among borrowers that they must follow the "suggestions" of the lender. Thus, it appears that lenders often force insurance on borrowers, not for the pious reason that "... it is good for the borrower and he wants it," but because it provides a hidden profit for the lender. Tie-in sales of insurance or anything else elude all ordinary forms of regulation, except the complete prohibition which is provided in the effective small-loan law.

Small-loan companies having the welfare of the borrower—as well as the best interest of the industry—at heart favor the use of credit life insurance provided the borrower pays no extra charge. In fact, some of the largest

companies in the industry—and some of the smaller chains, too—are now furnishing group creditor-debtor insurance to borrowers in certain states. These lenders feel that the all-inclusive charge is sufficient to cover the costs of providing group coverage. To small companies having a limited number of borrowing customers and a limited amount of loans outstanding, group insurance may either be unavailable or be too costly for adoption. But it is sincerely hoped by the writer that group insurance whose costs are absorbed by the lender will soon be universally adopted in the small-loan field.

■ Future of the Small-Loan Industry—

In my opinion, the small-loan industry, if it is to continue to fill its vital role of meeting consumers' money needs, must take certain steps.

1. It must continue to support the principle that the small-loan law is designed to protect the borrower.

It must support legislation that is in keeping with that principle, and oppose legislation that violates that principle. The outstanding provision of the small-loan law is the single all-inclusive rate of charge and the prohibition of extra charges in any form. This frank and fair disclosure of total charge has probably contributed more than any other factor to the public acceptance the industry enjoys.

2. The industry should seek, by steps that are compatible with the public interest, to extend its services throughout the United States.

This is a difficult goal in loan-shark states, since the outsider who favors effective small-loan legislation is subject to abusive attack by entrenched interests. This writer believes, however, that educational efforts in the states lacking effective regulation in the small-loan field would arouse socially minded, responsible, opinion-forming groups to the necessity of providing adequate protection for small borrowers.

3. The industry should attempt to improve its efficiency of operation, so as to avoid the rate increases that the inflation of recent years may otherwise dictate.

The small-loan industry cannot hope to compete rate-wise with the subsidized credit unions and with commercial banks, which must be more selective in their acceptance of credit risks. Yet, in those states where permissive rates are above average, healthy price competition within the small-loan industry would be in the interest of the public and of the companies alike.

In the final analysis, an adequate rate structure in the small-loan field is one that will provide a full loan service; one that makes needed cash available, whether it be \$50 or \$500; and one that yields a reasonable return to those who render this service.

Professional Reading

DR. KENNETH J. HANSEN

Colorado State College of Education
Greeley, Colorado

ALL TEACHERS do some guidance work. But business teachers, who have a reputation for being guidance-minded, usually do more than the average teacher. This is especially true of those teaching vocational business subjects. The books reviewed this month are designed to help those teachers interested in guidance.

■ Occupational Information—

• *Occupational Information: Its Nature and Use*, by Max F. Baer and Edward C. Roeber (\$5.75, Science Research Associates, Chicago 10, 612 pp.), and *Occupational Information: Its Development and Application*, Second Edition, by Carroll L. Shartle (\$5.00, Prentice-Hall, Inc., New York City 11, 425 pp.), are two recent books that will give the teacher much help.

The Baer-Roeber book places primary emphasis on how to supply occupational information and provides excellent material on the uses of occupational information services and sources. This book will be particularly helpful to those planning units for an occupational curriculum.

The Shartle book places heavy emphasis on the occupational information itself and not so much on how the guidance function should be handled. The book gives examples based on the experience of the author and has a good appendix section and an excellent treatment of military occupations.

• *Vocational Training Directory of the United States* (\$2.25, Nathan M. Cohen, 1434 Harvard Street, N.W., Washington 9, D. C., 138 pp.) is a compilation consisting primarily of private nondegree schools offering aircraft, mechanic, art, barber, beauty, business, dance, practical nursing, and many other semiprofessional, technical, and trade courses.

■ Understanding and Teaching Students—

• *Studying Students*, by Clifford P. Froelich and John G. Darley (\$4.25, Science Research Associates, Chicago 10, 411 pp.), emphasizes the importance of understanding students as individuals. The authors believe that this understanding can come only by studying students through the use of a variety of techniques. The book provides a discussion of the methods available to teachers and counsellors. It is emphasized that tests and measurements are important, but that the wise teacher and counsellor must know more about the child than his mental ability and his achievement rating. The importance of collecting (by a variety of methods) information in at least seven areas of a student's life is stressed. The book is well organized, thorough, and should be most helpful.

• *In Search of Self*, by Arthur T. Jersild (\$2.75, Bureau of Publications, Teachers College, Columbia University, New York City 27, 145 pp.), was written because the author believes that teachers can do much toward helping boys and girls make what he considers to be the most important discovery of all—the discovery of themselves. Jersild does not suggest in any way that the classroom teacher attempt to take over the functions of the professional psychologist. He does say, however, that teachers, because of their classroom relationships with pupils, are constantly using whatever psychological information and insights they may have. The book is designed to urge the improvement of the quality of this information and this insight.

■ Teaching Abnormal Pupils—

• *The Gifted Child*, edited by Paul Witty (\$4.00, D. C. Heath and Company, Boston, 352 pp.), and *Educating the Retarded Child*, by Samuel A. Kirk and G. Orville Johnson (\$3.00, Houghton Mifflin Company, Boston, 447 pp.), are two books that will aid the teacher who is attempting to help the brighter-than-average student or the dull student. The Witty book emphasizes the importance of identifying gifted children of all kinds, not just those who rate high on intelligence tests. The Kirk and Johnson book points up a number of things that can and should be done for mentally retarded boys and girls.



Kenneth J. Hansen

Teaching Aids

JANE F. WHITE

Georgia State College for Women
Milledgeville, Georgia

IF YOU NEED some fresh, new material for your railroad-travel unit, these companies will be glad to supply you: The Baltimore and Ohio Railroad Company, Baltimore, Maryland, which has three booklets and several photographs; the Union Pacific Railroad Company, Department of Traffic, Omaha 2, Nebraska, which will send a timetable, a booklet—*Train Travel Tips*—and many miscellaneous items; The Pullman Company, Merchandise Mart Plaza, Chicago 54, Illinois, which has a booklet, *Look What's Attached to Your Pullman Board*, and is presently preparing a revised Pullman-accommodations booklet in color; the Santa Fe System Lines, Atchison, Topeka and Santa Fe Railway Company, which will send a 30-page booklet, *The Railroad*, that contains a complete, illustrated story of American Railroads.

• In addition, two airline companies are ready to furnish vast amounts of material on air travel: United Air Lines has an unlimited amount of material including three picture sets on Historic Planes, Air Cargo, and The History of Mail. Write to their School and College Service, 5959 South Cicero Avenue, Chicago 38, Illinois, for a list of free aviation educational materials and services. TWA has a similar packet for secondary-school teachers. This material is suitable for the study of aviation by students from the seventh grade through high school. Write to Trans World Airlines, 10 Richards Road, Kansas City 6, Missouri.

■ South-Western's "Career Chart"—

A copy of "Career Chart" is free to any business teacher, counselor, or school administrator from South-Western Publishing Company, 634 Broadway, Cincinnati 2, Ohio. The four fields—bookkeeping and accounting, stenographic and secretarial, general clerical, and merchandising—are outlined in three categories: Types of Beginning Jobs, Fields of Opportunities, and Top Jobs in the Field. The chart is colorful and well illustrated.

■ Reprints on Bookkeeping—

The article, "Now They're Doing Bookkeeping on Accounting Boards," which appeared in the June, 1953, issue of BEW, will be furnished to teachers in limited quantity by Charles R. Hadley Company, 330 North Los Angeles Street, Los Angeles 12, California. Included are eight illustrations on how to prepare an accounting board.

■ Bulletin-Board Material for Secretarial Classes—

The Florida State University, School of Business, Tallahassee, Florida, has prepared two booklets of cartoons. *For Bosses Only* and *Memo to Miss Jones* will give your students a laugh as well as a valuable message on the do's and don'ts of the employee-employer relationship.

■ Booklet on Money Management—

Duplicate and single copies of two booklets, *Money Management* and *Growing Atlanta*, are obtainable from The Citizens and Southern National Bank, Marietta at Broad, Atlanta 1, Georgia (P.O. Box 1705). Both pieces of literature are excellent for a unit on money and banking.

■ Shorthand and Typewriting Cartoons—

If you didn't send for the two sets of cartoons (twelve in each set) that Mr. G. E. Damon has offered business teachers, do it now! Address him as Director of Field Services, National Association of Secondary-School Principals, 1201 Sixteenth Street, N.W., Washington 6, D.C. The sets are \$1.50 each.

■ On the Track—

Twenty-one items are being offered by the Association of American Railroads—and all twenty-one are free. Your travel unit won't be complete without these pictures, classroom wall charts, and teacher's kit—not to mention the two sets of filmstrips. Get your *Teacher's Request Coupon* first, from the Association's School and College Service, Transportation Building, Washington 6, D.C.; then order from it.



Jane F. White

Technical Vocabulary

(Continued from page 24)

Freight and Express Inward, Transportation on Sales, Purchases, Interest Expense, Discount on Purchases, Taxes Payable, Accounts Receivable, Salaries and Wages, Prepaid Insurance.

■ Teacher's Key—

• **Assignment A.** 1. ledger, 2. proprietorship, 3. liabilities, 4. credit, 5. profit, 6. expenses, 7. assets, 8. income, 9. debit, 10. journal, 11. balance sheet, 12. balance, 13. customers, 14. inventory, 15. creditors.

• **Assignment B.** 16. fiscal period, 17. accounts receivable, 18. equipment, 19. promissory note, 20. accounts payable, 21. interest, 22. budget, 23. auditing, 24. principal, 25. posting, 26. stockholders, 27. invoice, 28. loss, 29. schedules, 30. shares.

• **Assignment C.** Chart of Accounts: **Assets**—Cash, Notes Receivable, Accounts Receivable, Merchandise Inventory, Prepaid Insurance, Store Supplies, Office Supplies, Store Equipment, Delivery Equipment, Office Equipment, Buildings. **Liabilities**—Notes Payable, Accounts Payable, Taxes Payable, Mortgage Payable. **Proprietorship**—Capital, Drawing. **Income**—Sales, Discount on Purchases, Interest Income. **Costs of Merchandise**—Purchases, Freight and Express Inward. **Expenses**—Salaries and Wages, Rent Expense, Office Supplies Used, Taxes, Expired Insurance, Transportation on Sales, Depreciation of Buildings, Discount on Sales, Interest Expense, Store Supplies Used.

BOOKKEEPING CONTEST RULES

1. Students enrolled in business education classes everywhere are eligible to participate. Reprints of the contest problems may be purchased from BEW at 5 cents each or by subscription: 10 tests a month, for nine months, cost only \$2; each additional subscription for nine months, 20 cents.

2. Either teachers or student judges may select the papers to be certified, but the teacher must write and sign the statement that certifies to the eligibility of the students named.

3. Print or type a list of the names of students who prepare acceptable papers. Indicate beside each name whether the student is to receive (a) the junior award, (b) the senior award, or (c) the superior award, and (d) whether application is made for a Certificate of Achievement (fee, 10 cents), a gold-and-enamel O.B.E. pin (fee, 75¢), or both (fee, 85¢).

4. If 15 or more students qualify on any or all of the problems and are named on the teacher's letter, select the one best paper and attach it to the list of names: if, upon examination by BEW judges, the paper is found completely satisfactory, the "best" student will receive BEW's junior, senior, or superior O.B.E. pin free. Moreover, after the judges have examined all the best papers, a special Honorable Mention list of "the best of the best" student bookkeepers will subsequently be published in this magazine.

5. Mail the list of names, the one best paper, and a check or money order covering the fees to: Awards Department, BUSINESS EDUCATION WORLD, 330 West 42 Street, New York 36, New York. DEADLINE DATE: June 20, 1954.

6. Judges are Milton Briggs, Walter M. Lange, Dr. Alon C. Lloyd, and Anne Kovacs. Decisions of the judges are final.



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"So Sorry, Mr. Clark"

BEVERLY HARRIS

BETTY MALCOLM opened her eyes and glanced at the clock. With a noisy sigh, she tightened her grip on the pillow and¹ turned her head away from the timepiece. Such a bother—this business of getting up in the morning! Thank goodness it² was only six-thirty. She had a whole hour to snooze, or at least to stay in bed before getting up.

Being a³ career girl had its disadvantages, Betty mused. If she were a housewife, she could stay in bed, having properly⁴ trained her husband to get his breakfast downtown on his way to work. But, come to think of it, if she were married⁵ with children, she most certainly couldn't lie abed—children had to eat, didn't they? Well, she concluded, whether⁶ you were married or single, getting up in the morning was a dreadful ordeal!

With a stretch that practically⁷ pushed the foot of her bed off, she rolled over and buried her sleepy head in the pillow—only to be aroused⁸ by a thump at the front door. Now what on earth was that? Couldn't possibly be the mail at this early hour. She slid⁹ out of bed and went to investigate, and there outside the door was a small pile of letters. It was much too early¹⁰ for the mail. Or was it?

She darted back to her bedroom and grabbed up the clock. It still said six-thirty, but her¹¹ ear told her it had stopped right there. What time was it? She made a dive for her watch on the dressing table and gasped with¹² horror. Nine-thirty! She should have been at the office at nine o'clock.

■ It would take at least an hour for her to get¹³ dressed and take the subway to work—and that was without breakfast. If only she didn't have a new job and wasn't¹⁴ working so hard to impress her new boss with the fact that she was absolutely dependable! She certainly¹⁵ didn't make a practice of oversleeping. In fact, she couldn't re-

member when she had overslept. But Mr.¹⁶ Clark had known her only three weeks; so, of course, he wouldn't be aware that she was really a very punctual¹⁷ person.

After a quick inspection, she decided that the white blouse she had worn to work a few days before¹⁸ was much too soiled around the cuffs for a second wearing. She tossed it into the clothes hamper and plunged into her¹⁹ closet in search of another blouse. Much to her surprise, she found a clean one—complete with all the buttons.

While she²⁰ was vigorously brushing her hair, a most delectable thought suddenly occurred to her. Today was Friday²¹ the 23rd, and she had just remembered that she had made a reservation for her boss on the 9 a.m.²² flight to Virginia. How could she have forgotten? What a relief it was to realize that she didn't have²³ to run herself ragged after all. Nobody in the office would be concerned with her whereabouts. Almost²⁴ every day there was some sort of errand she had to do for Mr. Clark; so, if she didn't show up at the office²⁵ on time, the office force would surely assume that she was on another of his errands.

■ Now that there was no²⁶ need for any more rushing, she welcomed the thought of breakfast. Indeed, now that she was more relaxed, she found that she²⁷ was extremely hungry. Although she knew she could find something to eat in her apartment, she decided to get²⁸ her breakfast on the way to work.

"Let me see," she mumbled to herself as she buttoned her dark gray coat

and donned the²⁹ matching hat, "the radio is off, the lights are all out, and the windows are closed. Oh, yes—the mail." She took time to³⁰ examine it now and discovered that there was nothing of importance; just a bill for the electricity,³¹ and the rest were advertisements. She threw the letters onto the desk in the living room, locked the apartment door,³² and hurried down the hall to the elevator.

As she pushed the button and waited for the elevator to³³ come to the sixth floor, she prepared herself for the greeting she'd get from Robert, the elevator operator.³⁴ She knew he would not overlook the fact that she was leaving at a time considerably later than usual.³⁵

"Good morning, Miss Malcolm," he greeted her, as he slid the elevator door back. "Having a day off?"

"Well, not³⁶ exactly," she managed to reply; and Robert, who was usually not only observant but inquisitive,³⁷ surprised her with no further questioning.

■ Out on the street, Betty deliberated between a drugstore and³⁸ a restaurant for her breakfast. The clouds in the sky and the threatening rain helped her to make her decision. She³⁹ walked into the drugstore—it was right next door—and sat down.

"What'll it be?" inquired the friendly chap in the clean white⁴⁰ apron.

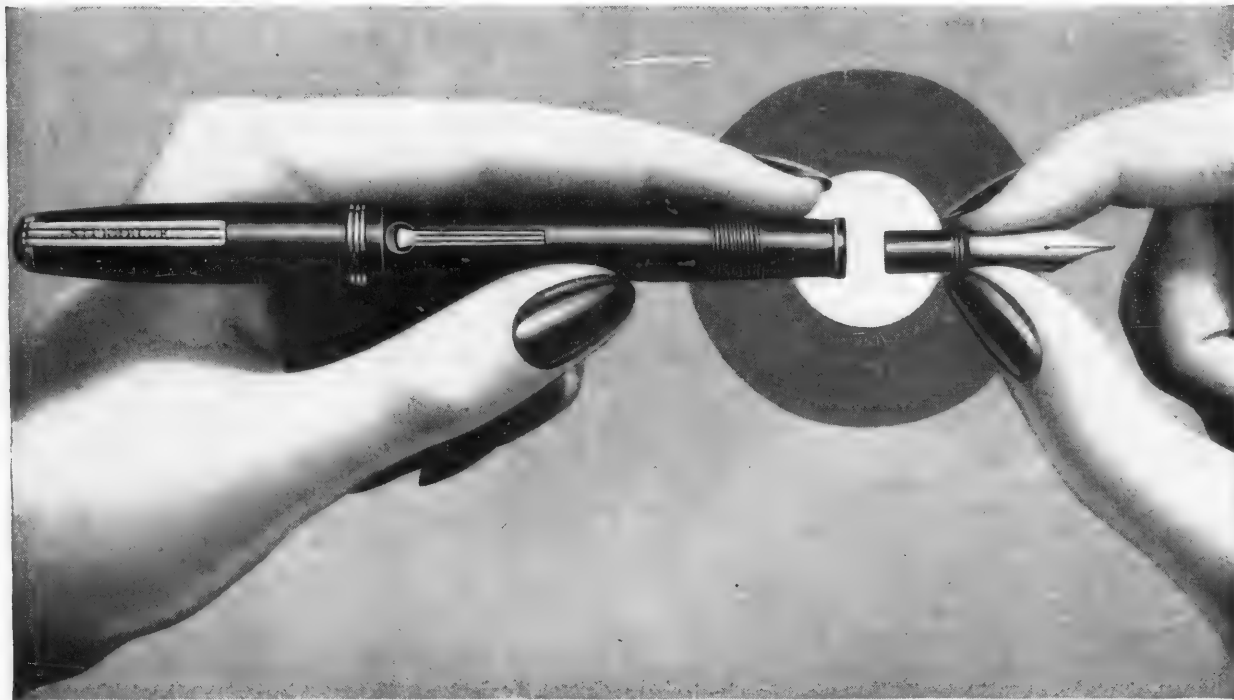
"Orange juice, toast, and coffee, please," she told him.

As she waited for her breakfast to come, her gaze became fixed⁴¹ on the people hurrying past outside. They began to move even more rapidly when the raindrops started to⁴² fall. How restful it was to sit and watch the large drops hit the drugstore window and run lazily down the long⁴³ windowpane! Was the rain coming down harder and harder, or was it her imagination? Then it struck her!—this rain⁴⁴ would mean that all airplanes would be grounded.

* The material in this section is counted in groups of twenty "standard" words as a convenience in dictating. To dictate to your class at 60 words a minute, dictate each group in 20 seconds; at 80, in 15 seconds; at 100, in 12 seconds; at 120, in 10 seconds, etc.

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Mr. Clark might be in the office after all. Like a wild woman, she⁴⁵ tore away from the counter.

"Hey, lady," a voice called after her. "Don't you want your breakfast?"

"I've changed my mind," she yelled,⁴⁶ halfway out the door. "The money is on the counter."

■ I'm *really* in the soup now, she thought. Here it is almost⁴⁷ ten o'clock. What will the boss think? She breezed along the street, under the store awnings, to the subway entrance. In her⁴⁸ haste, she almost missed the top step and nearly fell head over heels down the stairs. I've certainly got to save my strength⁴⁹ for whatever happens when I finally get to work, she reasoned.

■ The subway train roared to a stop, and Betty⁵⁰ elbowed her way through the crowd to a place near a door. Although the office was only a five-minute ride from the⁵¹ drugstore on the express, it seemed like an eternity.

What on earth will Mr. Clark say to me, Betty wondered.⁵² There's only one thing to do—tell him the truth—that she had overslept. She could tell him, of course, that the subway had⁵³ broken down. It happened now and then—quite frequently, in fact—so what could be more logical for an excuse? No,⁵⁴ she mustn't tell a fib. There was nothing to be gained by fibbing. The only thing to do was to tell the truth.

The⁵⁵ subway train finally stopped. Betty dashed out of the car and up the stairs like a streak of lightning. A moment later,⁵⁶ she breathlessly stumbled into the elevator of the office building.

■ This was the first time she had ever⁵⁷ come to work and seen the elevator empty. But, then, this was the first morning she had ever arrived at⁵⁸ such an hour—ten minutes past ten—long after the rush hour was over. Betty cleared her throat as she walked down the hall⁵⁹ toward the office. It was important to act composed, she told herself. She thought over what she'd do. Just walk up⁶⁰ to the boss's desk and simply say, "I'm so sorry I'm late, Mr. Clark. I overslept." That's all there would be to⁶¹ it. She had no idea how Mr. Clark would react. After all, he was pretty much of a stranger to her;⁶² three weeks isn't a very long time. But there was nothing to do except to take the consequences, whatever⁶³ they might be.

■ Opening the office door, Betty gasped. "I'll be!" she exclaimed aloud, "there's nobody here!" Then she spotted⁶⁴ Mr. Clark busily working at the desk in his glass cubicle. Quickly she removed her hat and coat and⁶⁵ placed them on the rack.

Now for it! she told herself resolutely as she walked over to the glass cubicle. "I'm⁶⁶ so sorry I'm late, Mr. Clark. I . . ."

"Well, thank goodness you're *here*," he interrupted. "I guess, if your subway is running⁶⁷ again, the rest of the office will be here soon. It sure throws everything off schedule when a water pipe⁶⁸ bursts! The only way I found out about it was when Joe Walsh called in and said he'd be late on account of the tie-up;⁶⁹ so I figured everyone else who comes in by subway would be late too, though probably not all the lines⁷⁰ were affected."

"Well, anyway, thank goodness you're here! Now, if you'll just bring your pen and notebook, we'll get these letters⁷¹ off my desk—never can tell when my plane will be able to take off. ■ "Say, you look a little tired this morning, Miss⁷² Malcolm. I don't wonder. There's nothing more tiring than to sit in a subway car waiting for the jam to break up.⁷³ Now, then, all set?"

"Dear Mr. Russell. . . (1466)

The Farmer Takes a Wife

BETH CHARLIER

BEN TAYLOR sat at his big glass-topped desk and hastily went through his morning's mail. He raced down one poorly typed sheet,¹ incredulity furrowing his brow. Then he studied the scrawled signature and laughed aloud.

"Pete Crowley. Well, I'll² be!" and he read the note again—just a series of short sentences strung one after the other (Pete had typed it³ in too much of a hurry to bother with paragraphing):

"I am very much in need of wife. Simply don't have⁴ time to go into town and do any looking myself. The spring work is behind, and I can't get away. My chickens⁵ are getting out. My pigs are running away. I can't find what I need in the country. See what you can do for⁶ me, won't you, pal? You know just about what I need. You've been here often enough. Let's have quick action!"

■ Impossible!⁷ And, yet, just like Pete. Even when they had been in college together, Pete had not had time to do things for himself.⁸ Whenever they had wanted to double date, Pete had always said, "You get the girls."

But to get a *wife* for him. That⁹ was another thing. After all, a wife was someone with whom you had to spend the rest of your life.

It was clear that¹⁰ Pete wanted someone who would watch the chickens and the pigs. He'd have to find someone who was pretty healthy, or someone¹¹ who had lived on a farm and wanted to go back to one.

Ben touched a buzzer, and his secretary entered.¹² Pencil poised, she waited quietly for him to begin. After a full minute of silence she looked up

expectantly.¹³ Ben grinned sheepishly and then thrust Pete's letter at her, "Read this, Miss Kelly."

She read and re-read. When Ben had¹⁴ finally convinced her that the letter was sincere, she agreed to help.

"Fine! Get to work on it right away. You¹⁵ know the type he needs."

"Yes, Mr. Taylor."

■ By the end of the day, Miss Kelly was hoarse from making phone calls to friends,¹⁶ relatives, and acquaintances.

"Only one lead," she reported wearily as she walked into the office of¹⁷ her employer. "All I know about her is that she rooms at the Y and that, after only one month in the city,¹⁸ she's ready to trade city pavements for some green grass. Personally, I think your friend Pete is crazy."

"So do¹⁹ I, Miss Kelly. Now, if you'll arrange a meeting, I'll read up on what's the latest in proposals."

■ Sally Bond proved²⁰ to be small, blonde, and quietly attractive. She and Ben were sitting in one corner of the Y's Chatter Room, and²¹ she listened without interrupting while he glorified Pete Crowley.

Amusement lighted her blue eyes as Ben talked;²² but, when he paused for some verbal reaction on her part, the amusement faded.

"If this is a gag," she said, "it's²³ in poor taste. If you're sincere," she shrugged, "you've got the wrong girl. If you'll excuse me . . ." She started to get up, but Ben put²⁴ out a restraining hand.

"Please don't go yet, Miss Bond. You see, I owe Pete a big favor; and, if you'd at least show up²⁵ there, he'd know I tried."

"No!"

"But you'd be chaperoned. Pete's mother . . ."

"It's still *no*. Let Pete's mother run

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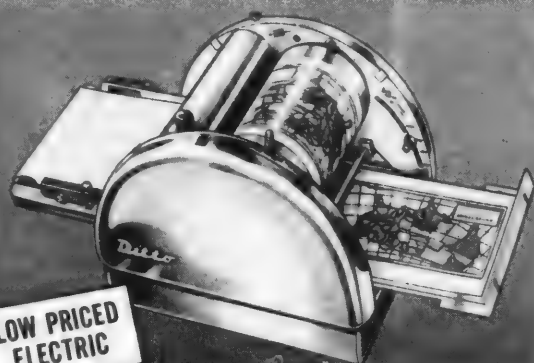
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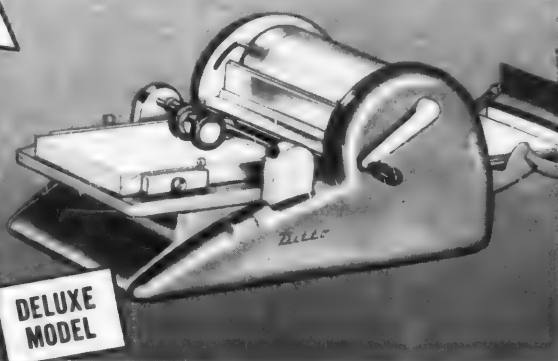
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after the pigs and²⁶ chickens."

"She's getting old," Ben objected, and immediately saw his error. "I mean . . . Pete needs the companionship²⁷ of a younger woman—someone like you."

Sally got up again. "Thanks. Now you can tell your friend you tried."

■ Ben looked²⁸ uncomfortable. "He'll never believe me unless—would you tell him?" He fumbled in his pocket for Pete's letter.²⁹ "Would you—please?"

"Well, I'm not in the habit of writing to strangers; but I might . . ."

Ben took advantage of her hesitance³⁰ and put the letter into her hand. Then he hurried away before she could change her mind.

■ About two weeks later,³¹ Miss Kelly brought in the mail, remarking as she

laid it on his desk, "Here's another letter from your farmer³² friend." She paused discreetly.

Ben sighed as he reached for the paper knife. "Make way for fireworks. Sally Bond probably wrote³³ to him and gave him a good dressing down, and now he'll take it out on me."

Miss Kelly was frankly curious. After³⁴ all, she had gone beyond the call of duty for her boss and Pete Crowley.

Ben read silently, first in wonder,³⁵ then in chagrin; finally he burst into laughter.

"Here, Miss Kelly. Read it for yourself."

"Thanks for the wife. I'm keeping³⁶ her. She's a lovely typographical error. What I wanted was wire." (733)

Flash Reading*

The United Nations' Headquarters

ELSIE LEFFINGWELL

WHEN YOU VISIT NEW YORK, you must be sure to see the United Nations' world capital. These impressive quarters,¹ which took five years and sixty-seven million dollars to build, are now situated where once East Side tenements² stood.

The skyscraper of the group of three is a thirty-nine story Secretariat for the United Nations³ permanent office force of thirty-five hundred. The two ends of this building are unbroken walls of marble⁴ and have no windows. The second building of the group, the river-front Conference Building, is long and only five⁵ stories high. It has been designed for the United Nations' many councils and committees. The keystone of the⁶ entire group is the General Assembly Building, which is capped with a wide dome. One end of this building is clear⁷ plate glass and the other a combination of marble and glass strips.

■ Ten brilliant architects from ten nations served⁸ as an advisory planning board with Wallace K. Harrison, one of our foremost architects, as its head. [You⁹ may not know Wallace Harrison by name, but most of you have seen some of the structures that he has designed. He was¹⁰ the architect who planned the Trylon and Perisphere at the New York World's Fair, and he was

among the architects¹¹ who worked on Rockefeller Center.] This international group of architects worked together so well that in¹² four months they had decided on the basic design for the United Nations' Headquarters.

Mr. Harrison¹³ says that the first consideration of these architects was to create a workshop for the nations. So printing¹⁴ plants, libraries, and an underground parking space for 1500 cars have all been provided. There are also¹⁵ restaurants capable of serving 8,000 meals a day.

■ The nations also had a part in the decoration¹⁶ of the rooms in their new headquarters. The Security Council has a meeting room that has been decorated¹⁷ by Norway. Some ash-wood chairs in the Conference Building were made in Denmark, at the cost of \$92¹⁸ each. Every panel of the walls of a small conference room in the General Assembly Building is¹⁹ decorated with a British bird, flower, or animal, gift of the United Kingdom. The Economic²⁰ and Social Council Chamber was designed by Sweden. The Trusteeship Council Chamber was designed by Denmark.

This²¹ headquarters of the United Nations, jointly planned and jointly decorated, is dedicated to the²² proposition that the peoples of the world can work together and live in peace. (454)

* Vocabulary limited to Chapters One through Eight of Gregg Shorthand Simplified.



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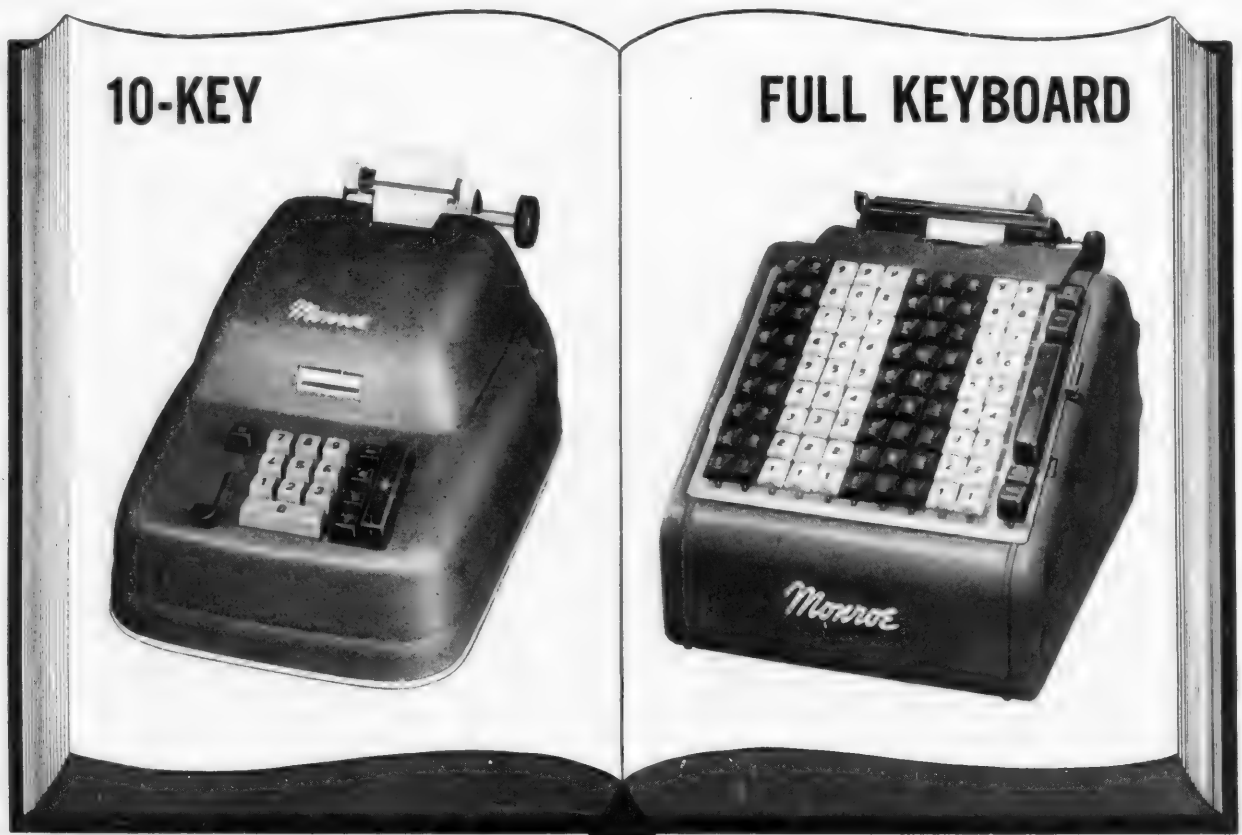
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■ Doctorates, Newly Reported—

• **Donald V. Allgeier**, Doctor of Philosophy, at Ohio State University, December, 1953. Dissertation: *Evaluating the Effectiveness of Various Factors in Retail Collection Correspondence*. Major advisor: Dr. Michael J. Jucius.

Doctor Allgeier is an associate professor of business administration at Marquette University, the staff of which he joined last fall. He had previously taught at Ohio State, the University of Oklahoma, and Southwest Texas State College. His master's degree is from New York University; his bachelor's, from Southwest Missouri State College. He has long been especially interested in business communication—he has written widely on the subject (including contributions to this magazine), and is active in the American Business Writing Association.

■ Professional Calendar—

• **In Dallas:** Third Annual Convention of the Mountain-Plains BEA, June 17-19, at the Adolphus Hotel. Presiding: **Earl G. Nicks**.

• **In Columbus:** Second Annual Conference on Co-operative Education, on Ohio State campus, June 28-29.

• **In St. Louis:** 35th Annual Conference and Business Machines Exhibit of NOMA, on May 23-26, at the Civic Auditorium and the Hotel Jefferson. Theme: *Equation for Progress*. Special feature, selection of a Business Teacher of the Year for citation and honors.

• **In New Britain:** Golden Anniversary Convention of the Connecticut BEA, at the College, May 8. Presiding: **Dr. L. D. Boynton**.

• **In Albany:** Annual conference at the Albany State College, at the Col-

lege, May 15. Presiding: **Dr. Milton Olson**. Starring: **Dr. Alan C. Lloyd**.

• **In Grand Forks, N. D.:** Sixth International Business Education Conference, at the University of North Dakota, June 3 and 4, for teachers in North Dakota, Minnesota, South Dakota, and Canada. Presiding: **Dorothy L. Travis**. Starring: **Dr. Paul F. Muse**, **Dr. A. Donald Beattie**, and **Dr. Alan C. Lloyd**.

• **In Charlotte:** Annual meeting of the North and South Carolina Business Schools Association, at the Hotel Charlotte, May 15. Features: subject "clinics" and addresses by **Dr. D. D. Lessenberry**, **Mrs. Madeline Strony**, **Clem Boling**.

■ Note for Oklahoma Teachers—

The Southwestern State College of (Weatherford) Oklahoma is trying to bring its library materials in business education up to date, and quickly. So, Oklahoma teachers—or any others with charitable hearts—who have back issues of BUSINESS EDUCATION WORLD (particularly 1949 and 1950 numbers) and other magazines, bound or unbound, that they can contribute to the library are urged to forward them to **Dr. John E. Binnion**, at the College. Quickly—in time for summer school cataloguing and organizing!

■ Lives, Private and Professional—

• **A unique idea** by **Dr. William M. Polishook** (Temple University) has jelled successfully: a correspondence school for management executives who want to know more about what they should know a lot about. Sponsored by NOMA and directed by **Doctor Polishook**, the course has been accepted throughout the country and in many foreign nations.

"Judging from the comments we



Donald Allgeier . . . Ph.D., Ohio State

have received," says its director, "it is clear that the project is hitting its target exactly." The target: office executives who have had no academic training in office management.

• **Dr. Herbert A. Tonne** has joined the ranks of the small but distinguished group of business educators who have trained business teachers from one platform for a quarter century: On April 10 he was honored by the Alumni Association of New York University and presented with the Association's 25-year Service Award.

• **Conrad J. Saphier**, one of the best-known and most-respected high school department heads in the New York City school system, will retire at the end of the spring term, after 47 years' service in the City's schools. At the April 10 convention of the New York City BEA, he was presented with a scroll "for distinguished service to busi-

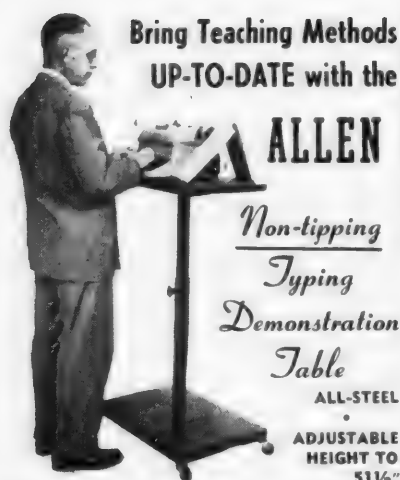


THE INSTITUTE for Certifying Professional Secretaries, meeting in St. Louis on the eve of the NBTA convention at Christmastime, announced that the 1954 certification examinations would be given on October 8 and 9; that the fee for the examination would be increased from \$30 to \$35; and that 175 newcomers to CPS rank had passed the 1953 tests, bringing to 360 the number of secretaries now certified.

Attending the sessions were the full 1954 Institute Board, with representatives of Business, Education, and the National Secretaries Association—**Robert E. Slaughter** (Business: Gregg); **Joseph**

T. Carty (Business: IBM); **Jennevie Froistad** (NSA); **Ethel Kempe** (NSA); **W. G. Turquand** (Business: Underwood); **Dr. Irene Place** (Education); **H. W. Dickhut** (Business); **Margaret Bibb** (NSA); **Lilyan Miller** (NSA), who is NSA national president; and

Dr. Estelle L. Popham, dean of the CPS Institute; **Dr. Ruth L. Anderson** (Education), associate dean of the Institute; **Mrs. Mary H. Barrett** (NSA); **Dr. Frances E. Merrill** (Education); **George A. Wagoner** (Education); **Mrs. Alicia Cogan** (NSA); **Dr. Eleroy L. Stromberg** (Business: B. F. Goodrich); **Anne Moore** (NSA); **Dr. Albert C. Fries** (Education); and **Gertrude E. Birkman** (NSA).



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ness education." It was well earned: the recipient is an ex-president of the Association, a former vice-president of the EBTA, one of the sponsoring godfathers of the Catholic BEA, author, speaker, and servant to hundreds of educational committees and councils. The award presentation was made by Associate Superintendent C. Frederick Pertsch.

- Newly added to those now qualified for department-head jobs ("first assistants") in New York City high schools: BEW contributors Simon Duchan and Jordan Hale.

- Dr. Fred S. Cook is director of business education at Coe College, in Cedar Rapids, Iowa. He is also the first president of the newest NOMA chapter (chartered on February 23) and possibly the first business educator to be a "first president" of a NOMA organization. He is shown above as he accepts the Chapter's charter from Mrs. Beatrice Chamberlin, area director of NOMA activities.

■ News on School Fronts—

- At the University of Tennessee, a successful innovation: a workshop for working secretaries, March 12 and 13, who learned all about "Why Women Work," "What a Boss Expects of a Secretary," etc., etc. from Michigan's Dr. Irene Place, Tennessee's Dr. Frank B. Ward, IBM's Mary Jane Chessa, and an impressive roster of local businessmen, all co-ordinated by UT Professor George A. Wagoner.

- The Miller-Hawkins School, hand in hand with the local Memphis Altrusa Club, the school's chapter of Pi Rho Zeta, and the Memphis chapter of NSA, will sponsor its thirteenth annual regional Commercial Contest (typing and shorthand, all levels from first-year high school students to court reporters) on May 8. For details: Contest Chairman, 1168 Poplar Avenue, Memphis, Tenn.

- New Department at the Tulsa Business College is called the Pitter-Patter Department—well, more officially, the Pitter-Patter Nursery School. Children aged two to six are accepted during the hours from 7:00 a.m. to 5:30 p.m.—while their mothers attend the College's regular classes.

- A new graduate program has been added to the offerings of Emory University (School of Business), in Atlanta: an M.B.A. program.

- The school was 75 years old on February 19; so, the Bloomsburg (Pa.) STC, headed by Dr. Harvey Andruss, celebrated with appropriate exercises and dedicated the "Bloomsburg Beacon," the old clock tower on Carver Hall, now illuminated. The lighting motif is good, is significant to Bloomsburg:

The forerunner of the STC was an academy, founded in 1839, and made into a "literary institute" in 1856. In the autumn of 1867 a night traveler noted a new school building, Carver Hall, "ablaze with light"; and he was the state superintendent of education, pondering where to locate a new State Normal School. Two years later the Bloomsburg Literary Institute became the State Normal School. Now Carver Hall is again ablaze with light.

■ Vive l'enseignement Commercial!—

Monsieur Henri Lageyre is Inspector General of French business education. Accompanied by a group of thirteen French business educators selected by the French Ministry of Education, M. Lageyre came to New England to observe business education, American style: its teaching techniques, its equipment, its course organization, its content, its students.

In Massachusetts, the group was steered by Harold Shapiro, State DE supervisor, who took them to Boston's famous Roxbury High School for Girls and Roxbury High School for Boys. In



... for the French, a Yankee show ...

both schools the red carpet was rolled out: an exhibit of different kinds of machines, each demonstrated by students [Above, at the Royal and using a Dictaphone, student Cynthia Rosenberg and visitors], directed by Julian Goulston; teaching demonstrations by Lillian McCarthy, Mary Austin, Mrs. Ellen Powers, and John Donahue; and, before and after each demonstration, Q-A periods conducted by the two headmasters, Dr. Winifred H. Nash (Girls High) and Dr. Paul Crudden (Boys High).

Petit Point: The French gentlemen were especially interested in the mechanics of initiating an office-practice course. The Girls High headmaster, Doctor Nash, was able to present them with a full account—the account written by her sister, the late Elizabeth A. Nash, and published as a series of articles in the 1935-36 issues of BEW.

■ Mountain-Plains, in Dallas—

Western business educators are going to take a good, long look at themselves—and at a collection of Big Name personalities from all over the country—when the Mountain-Plains BEA holds its Third Annual Convention, on June 17-19, in Dallas: the convention theme is *Appraising Business Education*.

Program overview:

- **Thursday, June 17.** All day long, there will be a meeting of the UBEA representative assembly (MPBEA is an area affiliate of UBEA); the MPBEA convention itself opens with (a) registration and (b) panel planning sessions from 3:00 to 5:00, and (c) the big opening banquet at 6:30, at which Dr. D. D. Lessenberry (University of Pittsburgh) will speak on "For the Minds of Men." Social activities follow the banquet.

- **Friday, June 18.** Friday's program is in three parts. In the morning and early afternoon are twin rounds of subject-centered meetings, in the late after-

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Vernon Payne . . . MPBEA program chairman

noon is a general assembly. The morning sessions will deal with typing, distributive education, and general business from 8:45 to 10:00; and with shorthand and transcription, office practice, and bookkeeping from 10:15 until noon. After lunch, will be more sectional meetings, organized by academic level: high school, college, and private business schools, all discussing public relations from 1:45 until 3:00. The windup general session, from 3:15 until 4:30, will feature a panel of businessmen, with *Robert E. Slaughter* (Gregg v.p.) as chairman.

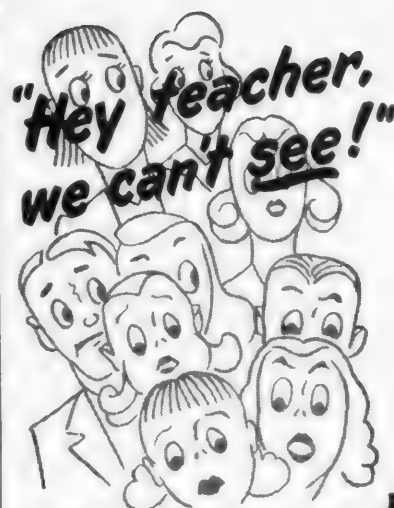
• *Saturday, June 19.* The Saturday show is really a full-day program compressed into a half day. There will be one round of teaching demonstrations (typing, by *Alan Lloyd*; office machines, by *Juanita Rauch*; and duplicating, by *Lois Corbeil*) from 8:45 until 9:45. There will be another round of demonstrations from 9:45 until 10:40—(typing, by *Fred Tidwell*; shorthand, by *Charles Zoubek*; and electric typing, by *Mrs. Marion Wood*). Then there will follow a general session from 10:40 until noon, with *Clyde I. Blanchard* presiding over a panel of business education leaders. Final event of the convention is a Saturday-noon luncheon, at which MPBEA president *Earl G. Nicks* will preside and *Robert E. Slaughter* present an address.

• *Reservations* should be at the convention hotel, the Adolphus, right in the middle of downtown Dallas.

■ Pennsylvania Business Education—

• *Dr. William Selden*, chief of business education in Pennsylvania, has released some interesting statistics about enrollment in business subjects in the state's high schools. Pennsylvania has 1,076 public secondary schools (883 offer some business education) enrolling 562,660 students.

• *The number of schools* offering different business subjects provides an interesting profile:



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Send complete information on Karlo Typewriter Demonstration Stand as shown, and other models. Thank you.

NAME
ADDRESS
CITY STATE

Subject	1950-51	1952-53	Change
Typewriting	789	792	+ 3
Shorthand	728	733	+ 5
Bookkeeping	721	711	-10
General Business	458	467	+ 9
Office Practice	421	438	+17
Business Math.	396	398	+ 2
Business Law	295	282	-13
Salesmanship	197	202	+ 5
Business English	159	170	+11
Consumer Ed.	163	163	nc
Business Explor.	121	136	+15
Retailing	56	58	+ 2
Economic Geog.	40	46	+ 6
Distrib. Ed.	50	49	- 1
Clerical Pract.	34	33	- 1
Transcription	24	27	+ 3
Miscellaneous	116	114	- 2

• The total enrollment in each subject offers a similar profile of the state's program, but there are some interesting differences: for example, Bookkeeping ranks third in the listing above, but second in enrollment. The figures:

Subject	1952-1953	Change from 1951-1952
Typewriting	90,539	+3,213
Bookkeeping	42,796	-2,907
Shorthand	39,652	+ 785
General Business	29,455	-1,119
Business Math.	20,697	- 564
Office Pract.	13,179	+3,019
Business Law	9,535	- 30
Business Explor.	7,928	+ 118
Salesmanship	7,088	- 358
Business English	6,932	+ 764
Consumer Ed.	6,460	- 677
Clerical Pract.	4,177	+2,609
Retailing	2,547	+ 262
Economic Geog.	1,872	- 309
Distrib. Ed.	1,330	- 16
Transcription	815	+ 262
Miscellaneous	6,016	no data

• Heavy gainers are typewriting, office practice, and clerical practice. Heavy loser is bookkeeping (although the gain in shorthand hints that 1952-53 may have been the "shorthand year" for small schools that alternate bookkeeping and shorthand instruction). Bewildering aspect: The first table shows that 9 more schools introduced courses in general business—but there was an all-over drop of 1,119 in enrollment.

■ Summer-School Supplement—

Late entrants in BEW's annual roundup of summer-school offerings (a feature of last month's issue) consist of the schools identified below. The initial letters following each listing indicate the course offerings; key to them:

A. Administration	O. Office machines
B. Bookkeeping	P. "Practice" (office, clerical, sec'l)
Con. Consumer	R. Regional conference
Com. Combined methods	Sh. Shorthand
Cur. Curriculum	Sk. Skill (comb ned)
De. Distributive	Ty. Typewriting
Dr. Doctor's program	U. Undergraduate only
Gen. General business	W. Work-experience
Gu. Guidance	+ And other courses
M. Master's program	

ARKANSAS

ARKANSAS STATE COLLEGE, Jonesboro. Terms start June 8 and July 12. Dr. C. C. Carrothers, Dept. Head. U

ILLINOIS

ILLINOIS STATE NORMAL UNIVERSITY, Normal. June 21—August 13. Arthur Larson, Dean; Dr. Lewis R. Toll. MBGen+

MAY, 1954

IOWA

UPPER IOWA UNIVERSITY, Fayette. Two terms: June 7—July 11; July 12—August 15. Wilson C. Gill, Registrar; Elizabeth Hornyak. U

KANSAS

KANSAS STATE TEACHERS COLLEGE, Pittsburg. May 31—July 30. C. R. Baird, Registrar; Ralf J. Thomas, Dept. Head. MRTyShOCur-CONACom+

KENTUCKY

BOWLING GREEN COLLEGE OF COMMERCE, Bowling Green. June 7—August 14. J. Murray Hill, President; W. L. Matthews, Dean. U

MICHIGAN

NORTHERN MICHIGAN COLLEGE OF EDUCATION, Marquette. June 21—July 30. L. O. Gant, Registrar; Don Zwemer. ComRW+

NEW YORK

ADELPHI COLLEGE, Garden City. Two terms: June 14—July 2; July 7—August 13. Richard Clemon, Director. U

HUNTER COLLEGE, New York. July 12—August 20. Prof. Gordon G. Darkenwald; Dr. James R. Meehan. U

OHIO

MIAMI UNIVERSITY, Oxford. Two terms: June 14—July 23; July 26—August 27. C. H. Robinson, Director; Dr. Robert W. Edmiston. MU

UTAH

UTAH STATE AGRICULTURAL COLLEGE, Logan. June 7—August 20. William H. Bell, Registrar; John C. Carlisle, Dean. M



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Emphasis on realistic office routines. Deals with the activities of real people.

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All business forms completely illustrated.

End-of-chapter materials include questions for class discussion, "Words and Phrases You Should Know," arithmetic review and drill.

Supplementary materials include Workbook (with review tests for each chapter), Tests, and Teacher's Manual.

Plan to make General Record Keeping, Third Edition, the text for the basic course in your clerical office practice curriculum.

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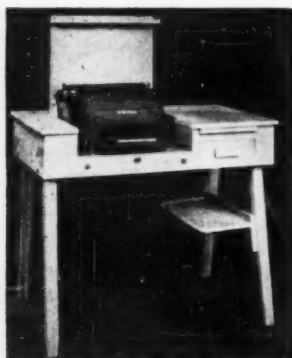
McGraw-Hill Book Company, Inc.

New Business Equipment

ANN MERENESS

■ Dual-Purpose Typewriter Desk—

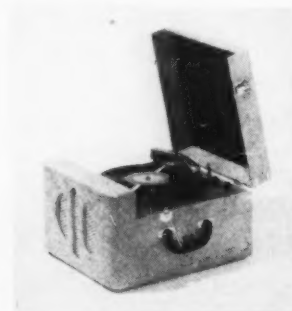
Model #23000, manufactured by the P & W Cabinet Makers, is dual-purpose in that it is suitable for both bookkeeping and typing instruction. The typewriter will automatically lower itself to a vertical position, affording ample



knee space. The rear shelf closes to form a full, smooth-writing surface. Notice the disappearing platform. Of extra-heavy construction, the desk and operating mechanism are unconditionally guaranteed for five years. Special rubber feet resist shock and vibration and eliminate classroom clatter. This is the model designed by Captain Charles Applegate and exhibited at the NEA, Atlantic City, in February of this year. The manufacturers are located at 5814 Main St., Long Hill, Trumbull, Connecticut.

■ Classroom with SC Record Player—

Califone Corporation is now marketing their patented Varipole variable-speed control on a record player designed for educational use for the first time. The new player has been designated the Model 7V, incorporating a 4-watt amplifier and heavy-duty 8-



inch speaker in a compact, portable case. Designed to close while playing even a 12-inch record, this case of Spanish-grain gray leatherette has the speaker conveniently located at the

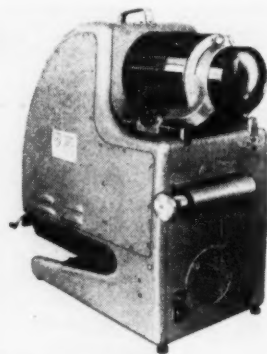
front. The Model 7V is capable of playing all three speeds of recordings with a turnover pick-up cartridge providing the proper needle for the various types. For further information, please write the Califone Corporation, 1041 North Sycamore Ave., Hollywood 38, Calif.

■ Stainless Duplicating Master—

A stainless spirit duplicating master has been developed by the Columbia Ribbon and Carbon Manufacturing Company, Inc. This Commander Super-coated Ready-Master Unit contains no water-soluble dyes to stain your hands or clothing with the purple that has become associated with the hectograph duplicating process. Columbia assures us that the product is of finest quality and long-run performance. If duplicating plays a part in your work, this should be worth looking into. The master unit should be on sale now, or soon, at your supply dealers.

■ A O Opaque 1000 Projector—

A new opaque projector that projects crisp, clear, evenly illuminated pictures over the entire area of the 10-by-10 inch aperture has been announced by the



American Optical Company, Chelsea 50, Massachusetts. With a powerful 1000-watt bulb and coated 22-inch-focus projection lens, the images are large and bright, yet there is no danger of injury to the copy. Lightweight papers are held still and in place by air forced downward over the complete platen. Needle-sharp focusing is achieved smoothly by means of a precision rack and pinion. Raising the projector to bring the image up to proper screen height has been simplified by spring loaded elevating legs. The platen is self-locking, automatically staying open for insertion of projection material until returned to a closed position. Accessories are available, and detailed information may be had from the company at Southbridge, Massachusetts.

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THE LION AND THE MOUSE

ONE DAY a Lion captured a little Mouse. "Please let me go," begged the Mouse, "and some day I may be able to do¹ you a favor."

The Lion roared with laughter at the thought of a mouse helping him. But, being goodhearted, he let² the Mouse go.

About a week later, the Lion got caught in a hunter's net. He roared and fought but couldn't get loose.³

The Mouse, going to see what the noise was about, found the same Lion who had shown him mercy. "You laughed when I said⁴ I would help you sometime. Now watch!" And, so saying, the Mouse gnawed through the ropes and set the Lion free.

The moral—a⁵ kindness is not wasted. (104)

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You must feel honorably. That is the³ emotional or spiritual part of your make-up.

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And this is another brand new model...

the Smith-Corona Carbon-Ribbon Typewriter

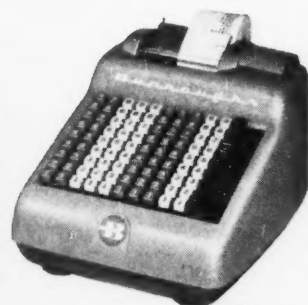
You'll be amazed at the *Carbon-Ribbon* "write" of this new Smith-Corona *Carbon-Ribbon* Typewriter. For very special correspondence and reports, and for reproduction by offset, photolith, etc.—its print-like "write" is really handsome. Interchange with regular ribbon is easy and quick.



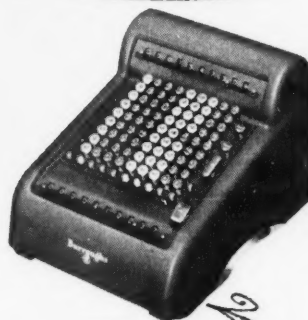
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*"...and here's your
desk and your
machine."*

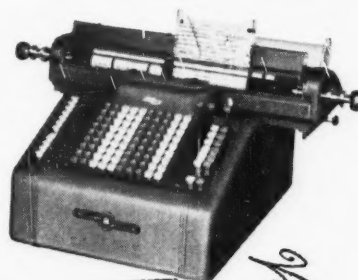
*"Lucky me!
I learned on a
Burroughs!"*



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